BEST AVAILABLE COPY

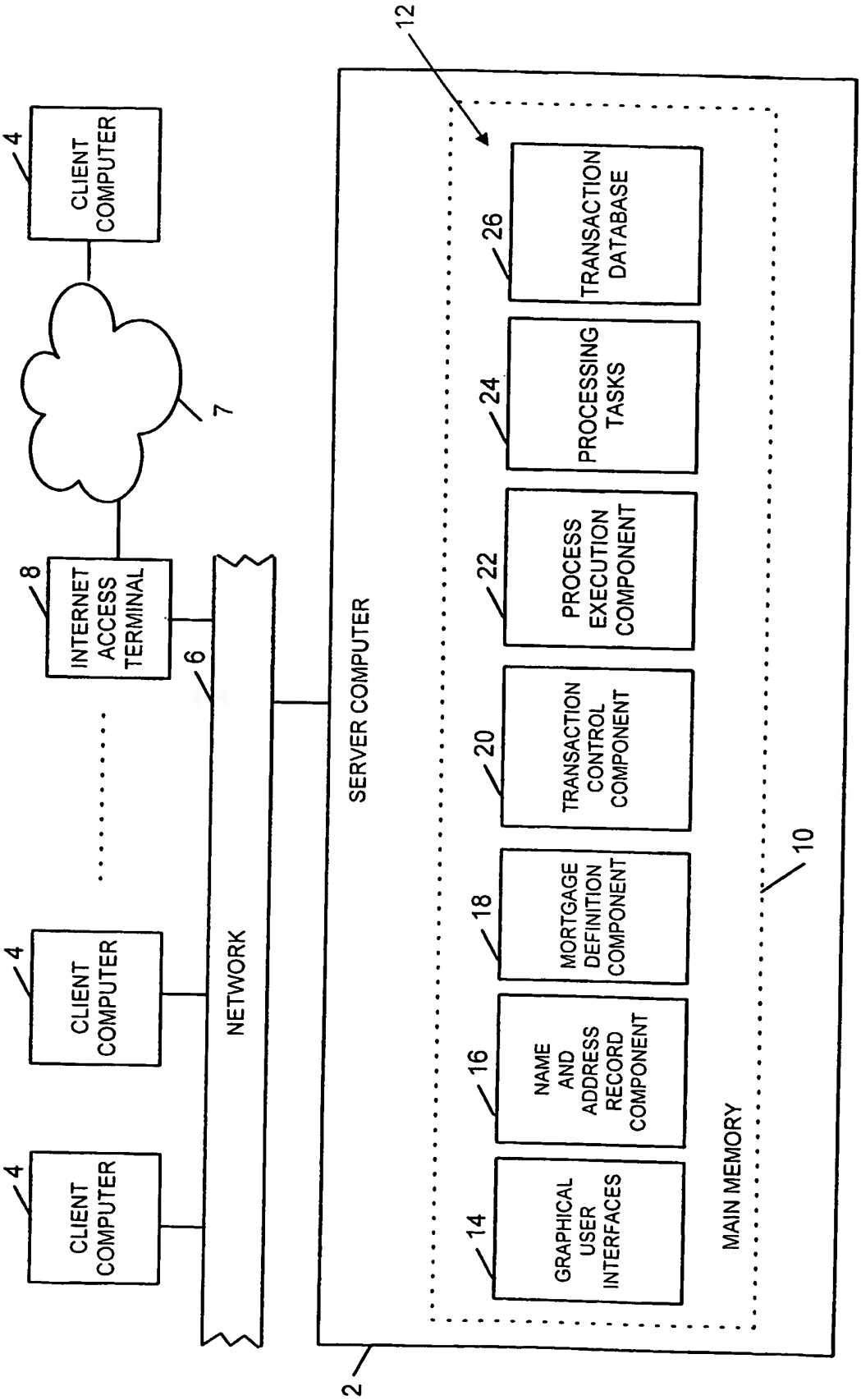

FIG. 1

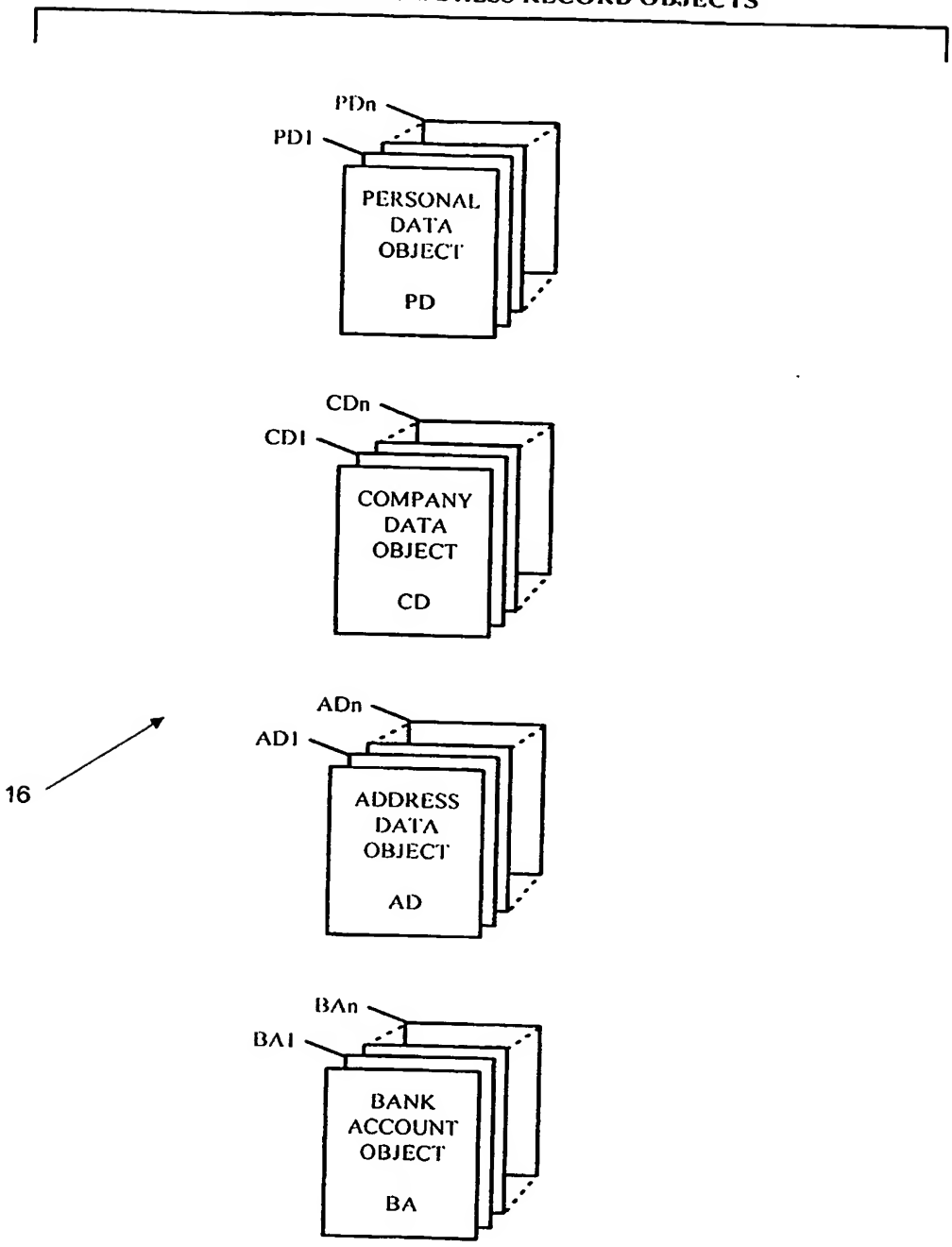
NAME AND ADDRESS RECORD OBJECTS
PDn
PD1
PERSONAL DATA OBJECT
PD
CDn
CD1
COMPANY DATA OBJECT
CD
16
ADn
AD1
ADDRESS DATA OBJECT
AD
BAn
BA1
BANK ACCOUNT OBJECT
BA

FIG. 2

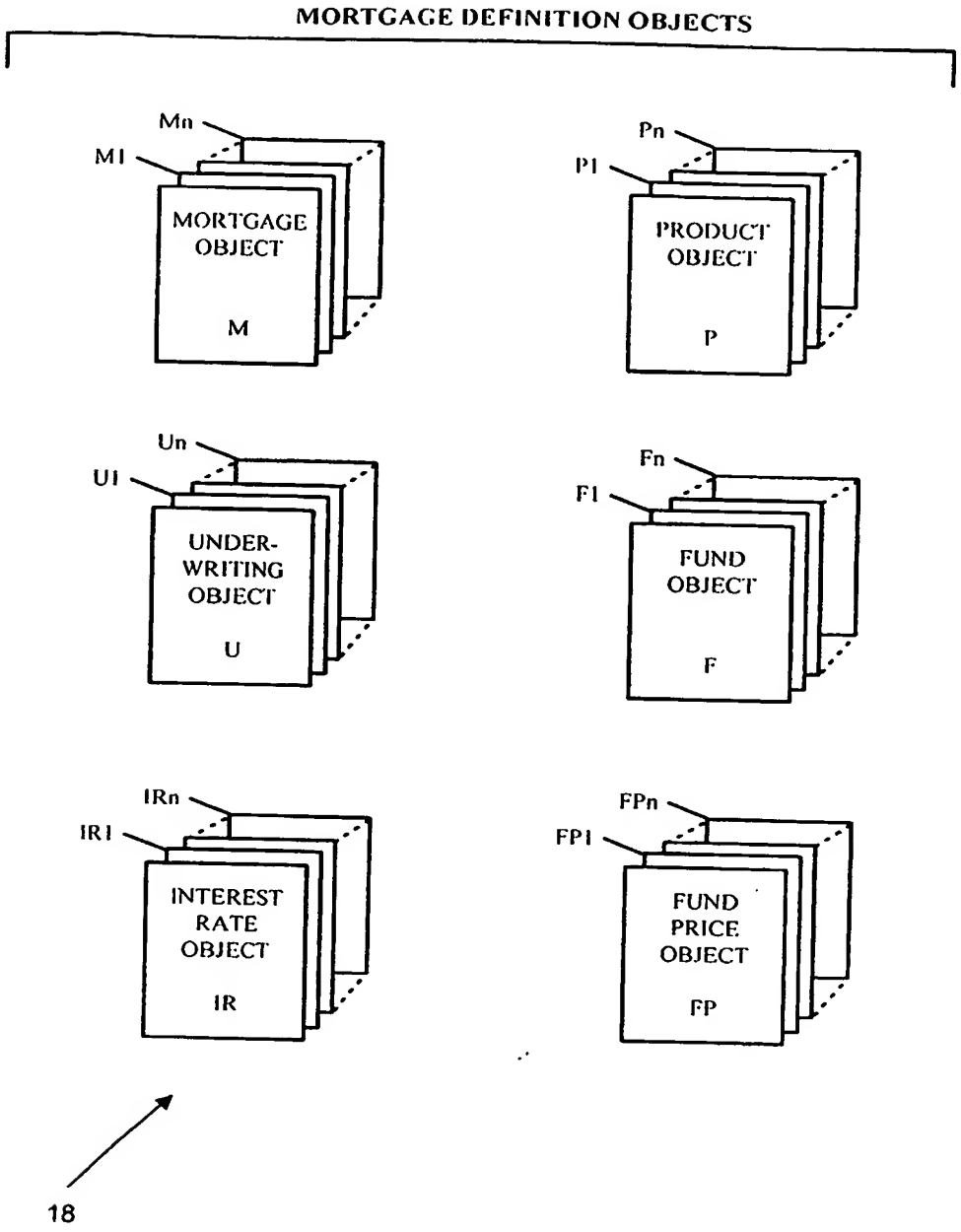
MORTGAGE DEFINITION OBJECTS
Mn
M1
MORTGAGE OBJECT
M
Pn
P1
PRODUCT OBJECT
P
Un
U1
UNDER-WRITING OBJECT
U
Fn
F1
FUND OBJECT
F
IRn
IR1
INTEREST RATE OBJECT
IR
FPn
FP1
FUND PRICE OBJECT
FP
18

FIG. 3

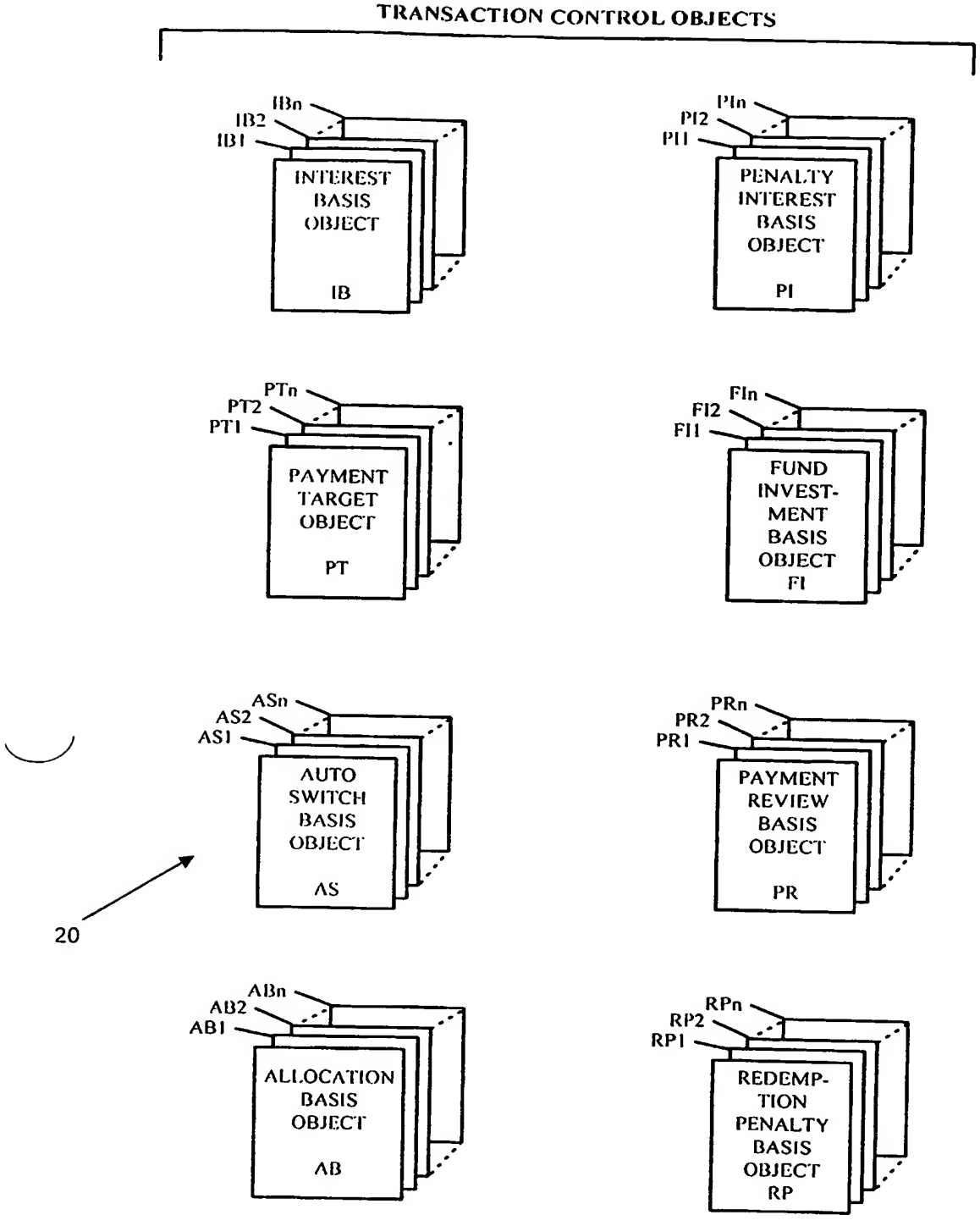
TRANSACTION CONTROL OBJECTS
IBn
IB2
IB1
INTEREST BASIS OBJECT
IB
PIn
PI2
PI1
PENALTY INTEREST BASIS OBJECT
PI
PTn
PT2
PT1
PAYMENT TARGET OBJECT
PT
FIn
FI2
FI1
FUND INVEST-MENT BASIS OBJECT
FI
ASn
AS2
AS1
AUTO SWITCH BASIS OBJECT
AS
PRn
PR2
PR1
PAYMENT REVIEW BASIS OBJECT
PR
20
ABn
AB2
AB1
ALLOCATION BASIS OBJECT
AB
RPn
RP2
RP1
REDEMP-TION PENALTY BASIS OBJECT
RP

FIG. 4

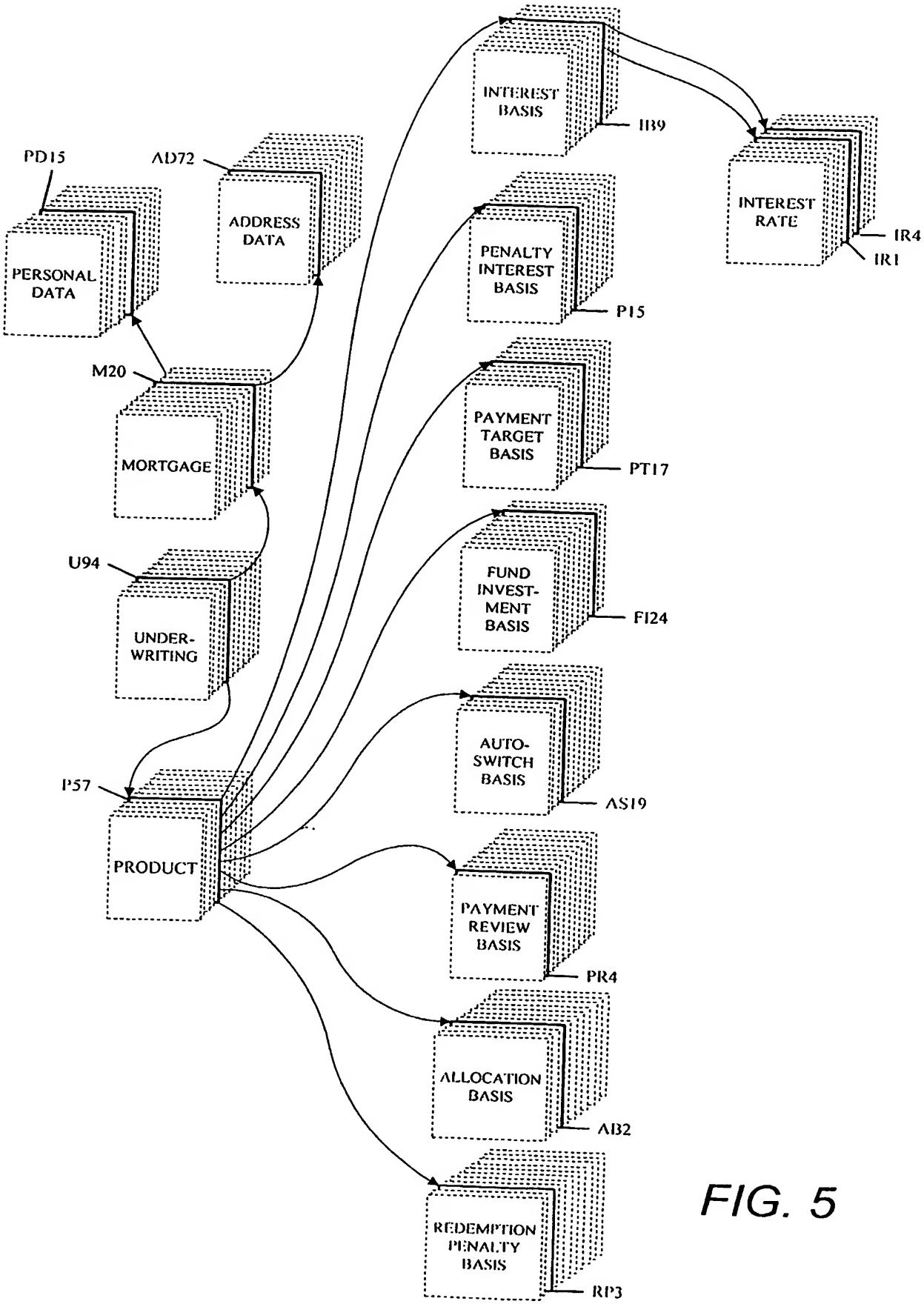
INTEREST BASIS
IB9
INTEREST RATE
IR4
IR1
PD15
AD72
ADDRESS DATA
PERSONAL DATA
PENALTY INTEREST BASIS
P15
M20
MORTGAGE
PAYMENT TARGET BASIS
PT17
U94
UNDER-WRITING
FUND INVEST-MENT BASIS
FI24
AUTO-SWITCH BASIS
AS19
P57
PRODUCT
PAYMENT REVIEW BASIS
PR4
ALLOCATION BASIS
AB2
REDEMPTION PENALTY BASIS
RP3

FIG. 5

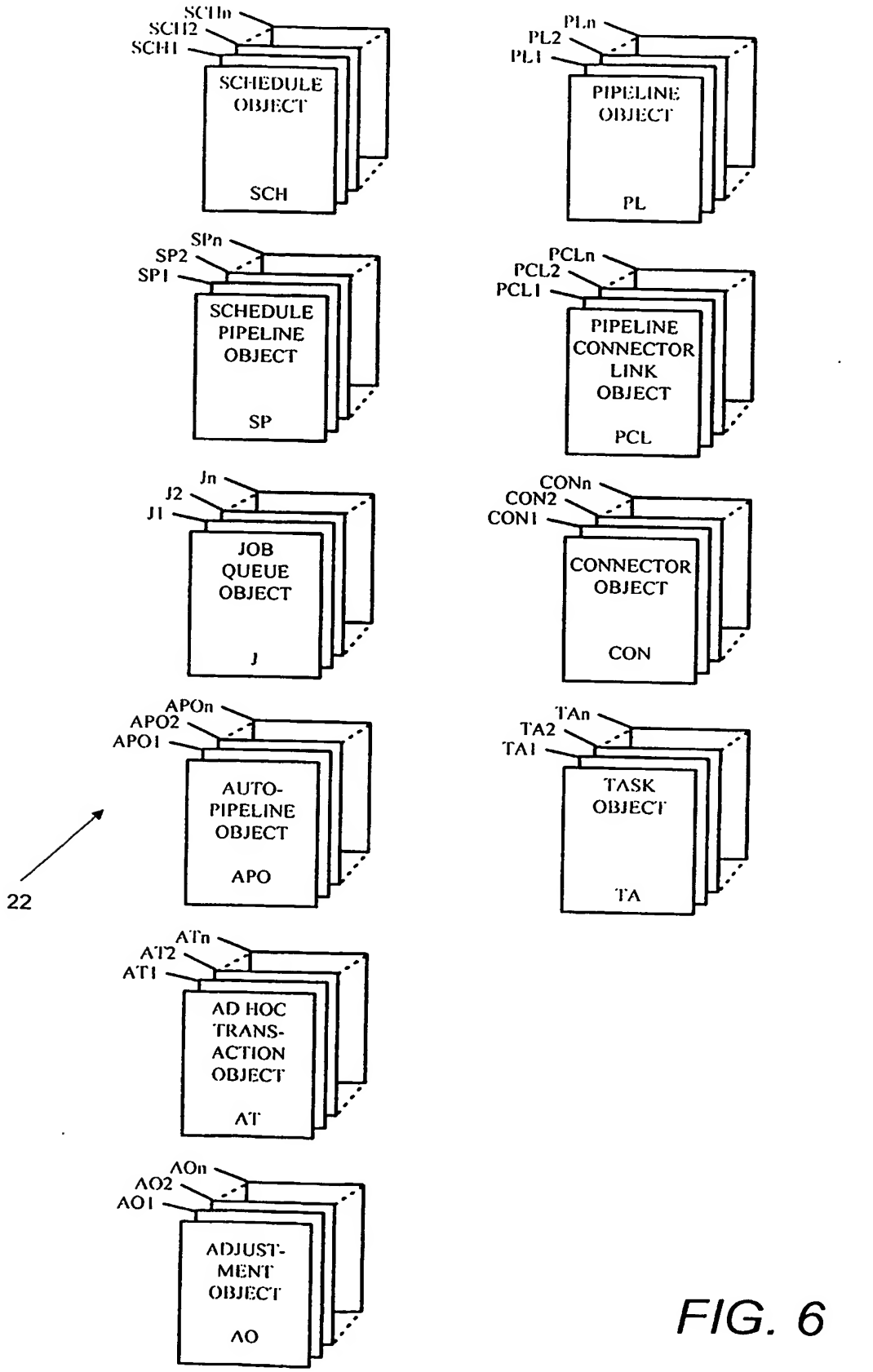
PROCESS EXECUTION OBJECTS
SCHn
SCH2
SCH1
SCHEDULE OBJECT
SCH
PLn
PL2
PL1
PIPELINE OBJECT
PL
SPn
SP2
SP1
SCHEDULE PIPELINE OBJECT
SP
PCLn
PCL2
PCL1
PIPELINE CONNECTOR LINK OBJECT
PCL
Jn
J2
J1
JOB QUEUE OBJECT
J
CONn
CON2
CON1
CONNECTOR OBJECT
CON
APOn
APO2
APO1
AUTO-PIPELINE OBJECT
APO
TAn
TA2
TA1
TASK OBJECT
TA
22
ATn
AT2
AT1
AD HOC TRANS-ACTION OBJECT
AT
AOn
AO2
AO1
ADJUST-MENT OBJECT
AO

FIG. 6

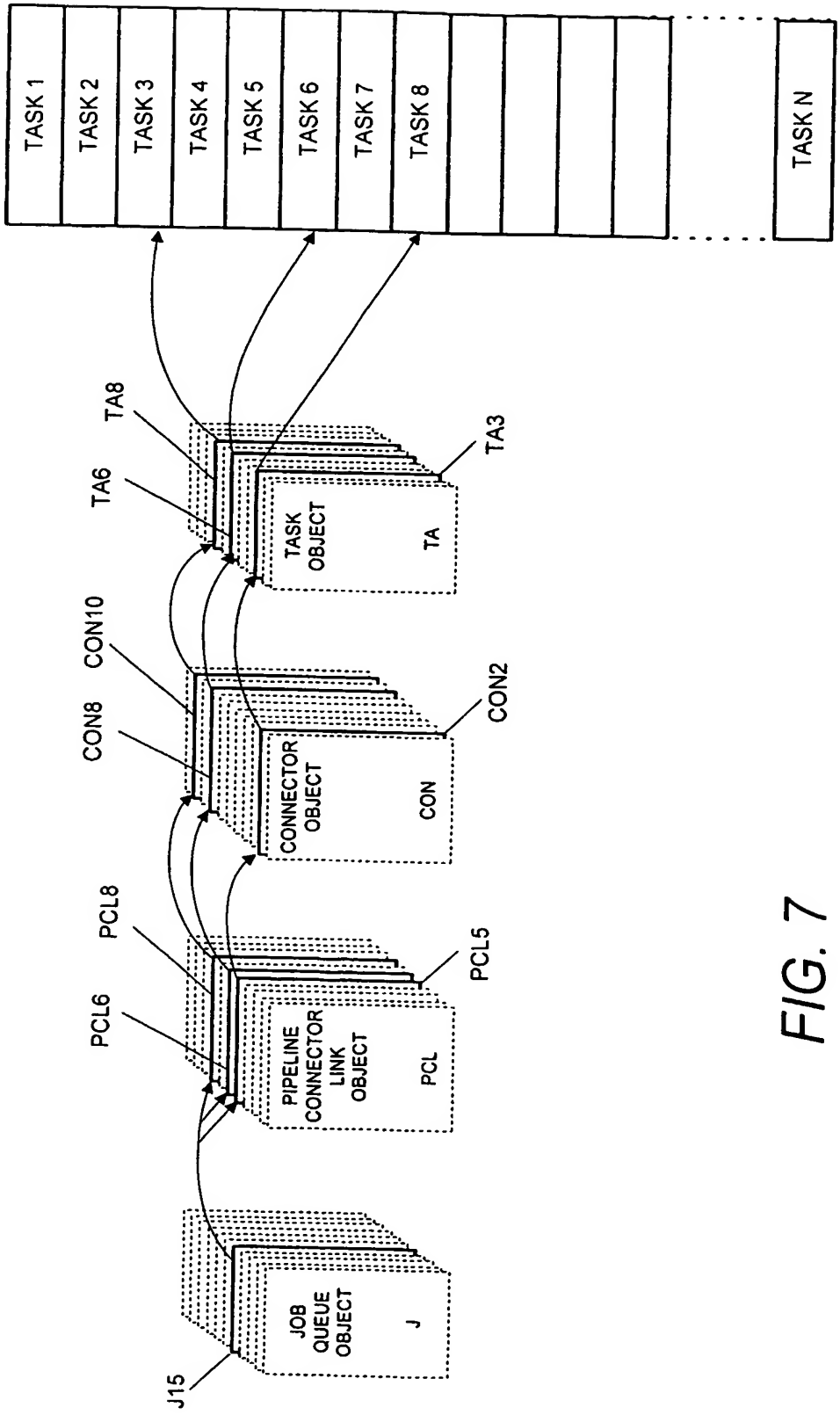
TASK 1
TASK 2
TASK 3
TASK 4
TASK 5
TASK 6
TASK 7
TASK 8
TASK N
TA8
TA6
TA3
TASK OBJECT
TA
CON10
CON8
CON2
CONNECTOR OBJECT
CON
PCL8
PCL6
PCL5
PIPELINE CONNECTOR LINK OBJECT
PCL
J15
JOB QUEUE OBJECT
J

FIG. 7

TRANSACTION DATABASE

28 TRANSACTION ID	30 UNDERWRITING ID	32 EFFECTIVE DATE	33 BOOK VALUE	34 CAPITAL £	36 INTEREST £	38 PENALTY INTEREST £	40 FUND ID	42 NUMBER OF FUND UNITS	44 FUND PRICE ID	46 INTEREST ADDED TO DATE
TRANSACTION 1	U1794	14/7/01	£800				F20	-10,000		
TRANSACTION 2	U1794	14/7/01	£800				F3	1,600		
TRANSACTION 3	U275	15/7/01	£2,000	-£2,000			F13	-4,000		
TRANSACTION 4	U9728	15/7/01	£5,000	£5,000			F19	2,500		
TRANSACTION 5	U205	15/7/01	£1,000	£1,000			F42	5,000		
TRANSACTION 6	U205	15/7/01	£1,000	£1,000			F91	200		
TRANSACTION 7	U1041	15/7/01	£1,000	-£500	-£300		F20	2,000		
.....										
TRANSACTION N	U4932	25/10/01	£6,000				F91	1,000		
.....										

FIG. 8

PersonalData Table

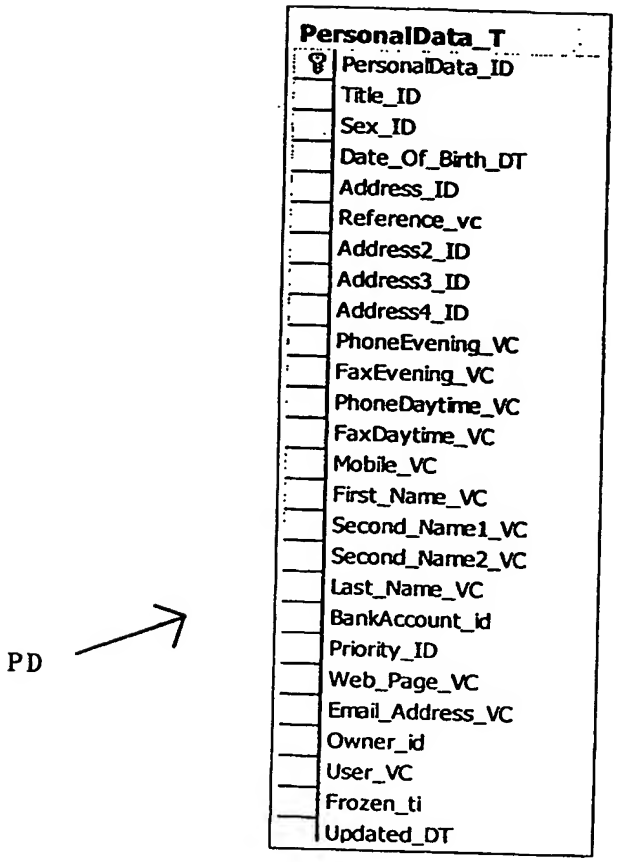

FIG. 9

Company Table

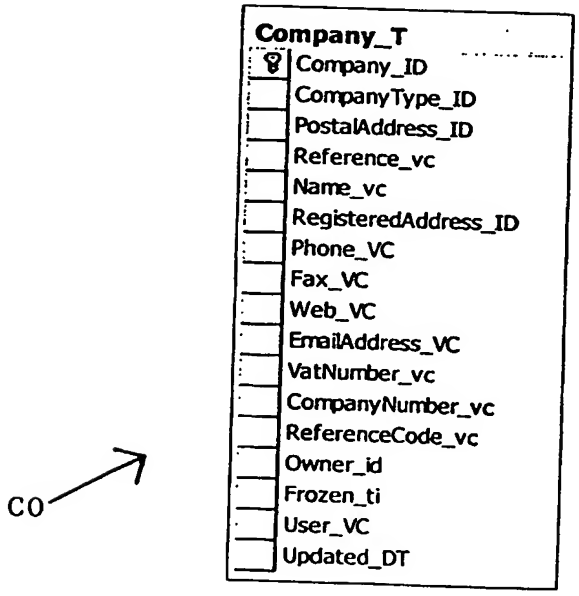

FIG. 10

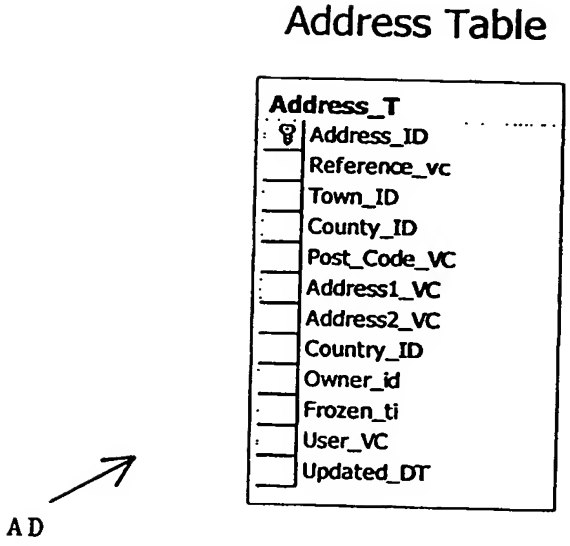
Address Table
Address_T
Address_ID
Reference_vc
Town_ID
County_ID
Post_Code_VC
Address1_VC
Address2_VC
Country_ID
Owner_id
Frozen_ti
User_VC
Updated_DT
AD

FIG. 11

BankAccount Table

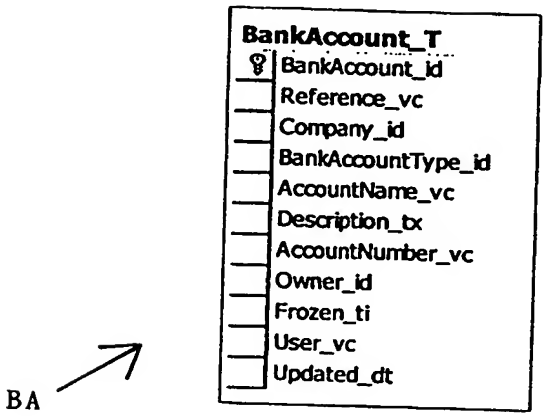

FIG. 12

Mortgage Table

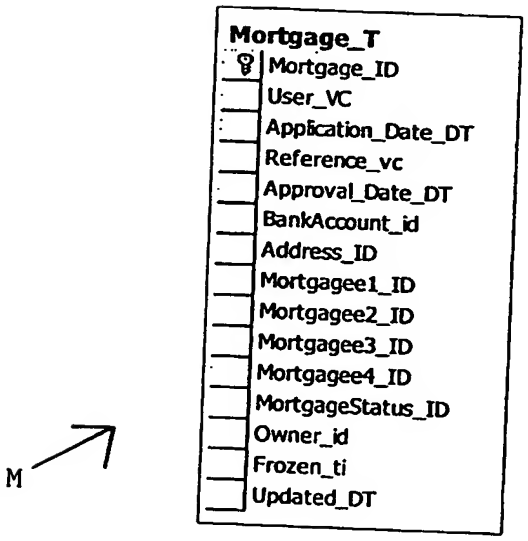

FIG. 13

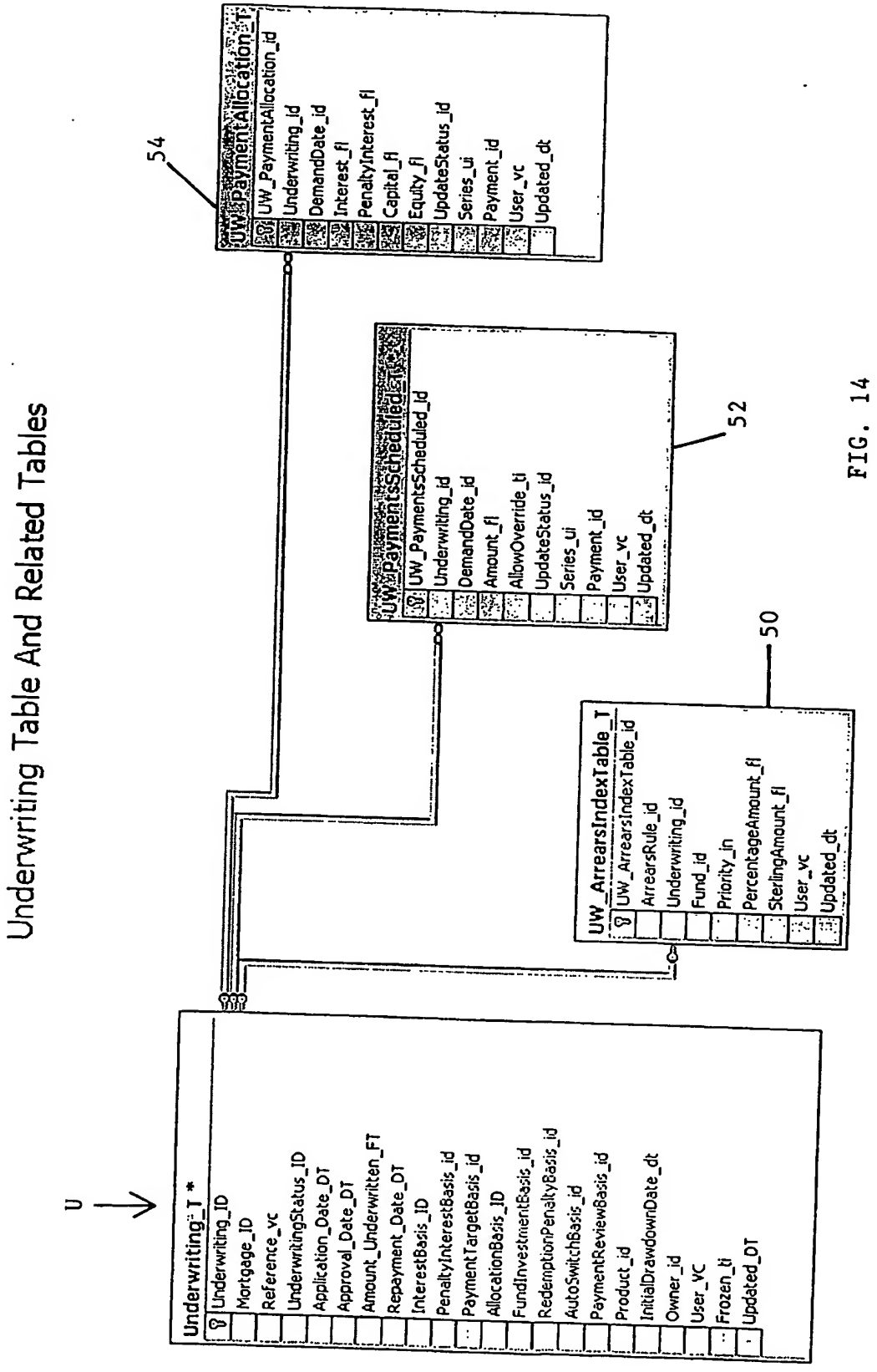
Underwriting Table And Related Tables
U
Underwriting_T *
Underwriting_ID
Mortgage_ID
Reference_vc
UnderwritingStatus_ID
Application_Date_DT
Approval_Date_DT
Amount_Underwritten_FT
Repayment_Date_DT
InterestBasis_ID
PenaltyInterestBasis_id
PaymentTargetBasis_id
AllocationBasis_ID
FundInvestmentBasis_id
RedemptionPenaltyBasis_id
AutoSwitchBasis_id
PaymentReviewBasis_id
Product_id
InitialDrawdownDate_dt
Owner_id
User_VC
Frozen_ti
Updated_DT
UW_ArrearsIndexTable_T
UW_ArrearsIndexTable_id
ArrearsRule_id
Underwriting_id
Fund_id
Priority_in
PercentageAmount_fl
SterlingAmount_fl
User_vc
Updated_dt
50
UW_PaymentsScheduled_T
UW_PaymentsScheduled_Id
Underwriting_id
DemandDate_id
Amount_fl
AllowOverride_ti
UpdateStatus_id
Series_ui
Payment_id
User_vc
Updated_dt
52
UW_PaymentAllocation_T
UW_PaymentAllocation_id
Underwriting_id
DemandDate_id
Interest_fl
PenaltyInterest_fl
Capital_fl
Equity_fl
UpdateStatus_id
Series_ui
Payment_id
User_vc
Updated_dt
54

FIG. 14

PRODUCT

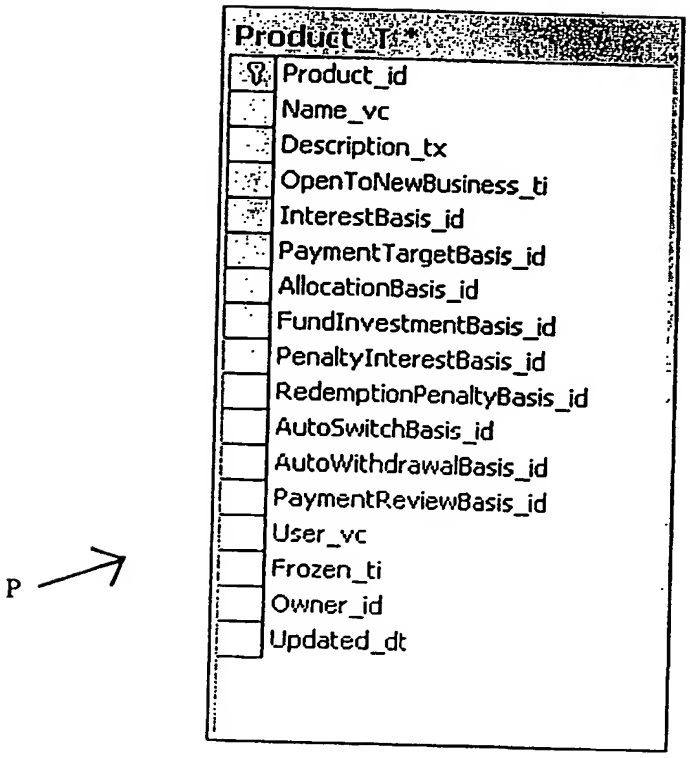

FIG. 15

Fund

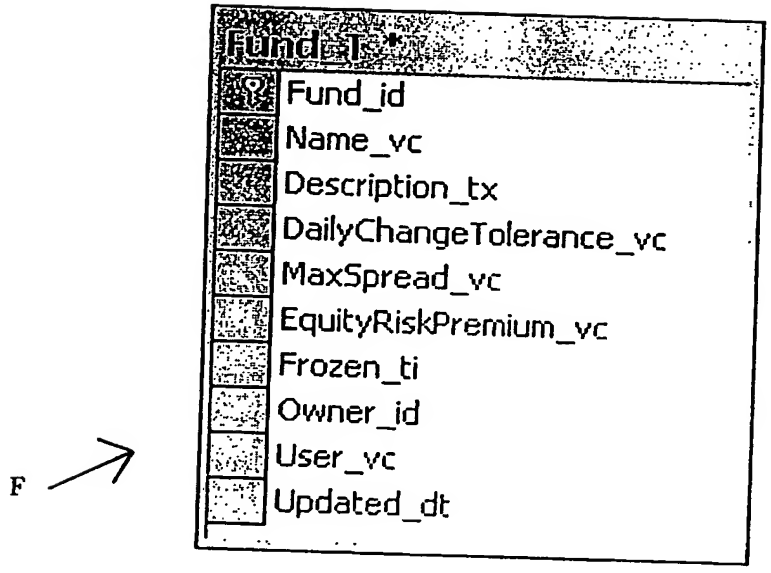
Fund_T
Fund_id
Name_vc
Description_tx
DailyChangeTolerance_vc
MaxSpread_vc
EquityRiskPremium_vc
Frozen_ti
Owner_id
User_vc
Updated_dt
F

FIG. 16

Fund Prices

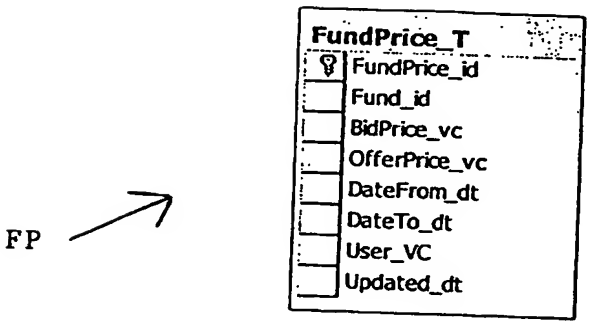

FIG. 17

INTEREST RATE TABLES

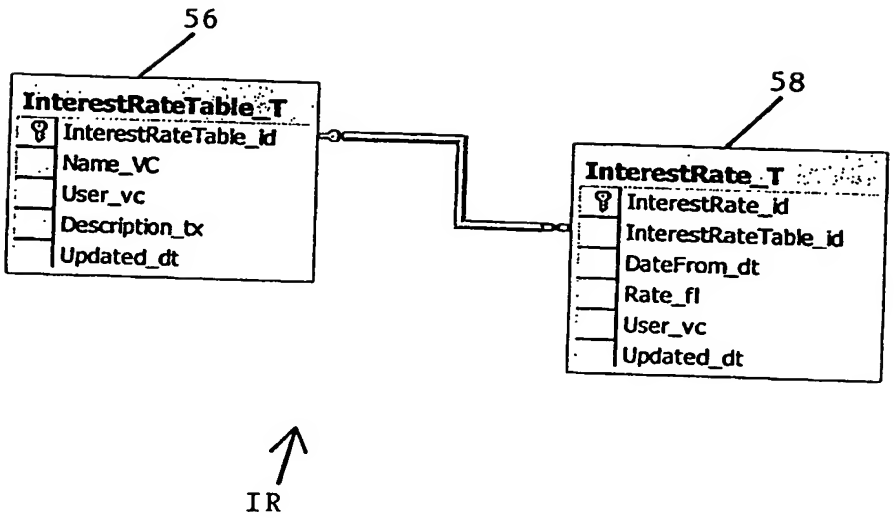

FIG. 18

BASIS: INTEREST RATE

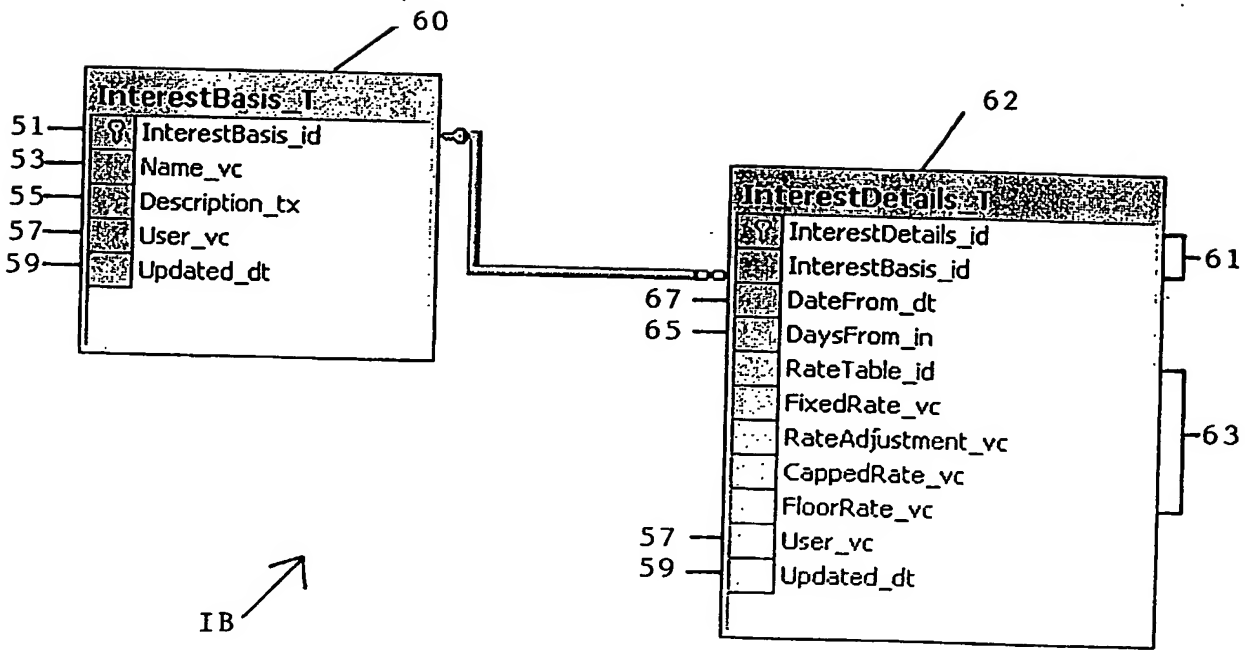

FIG. 19

BASIS: PENALTY INTEREST

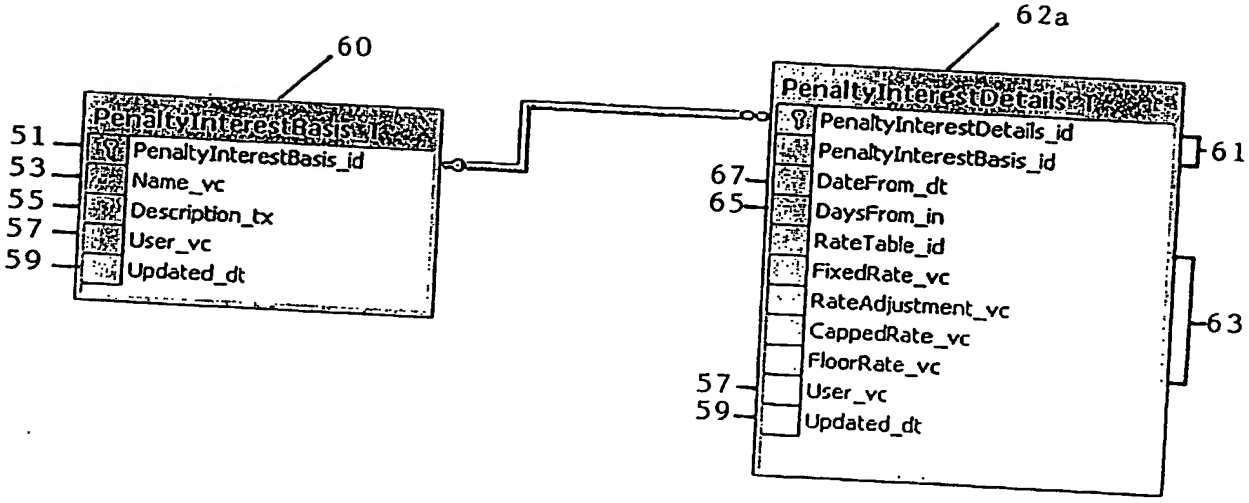

FIG. 20

BASIS: PAYMENT TARGET

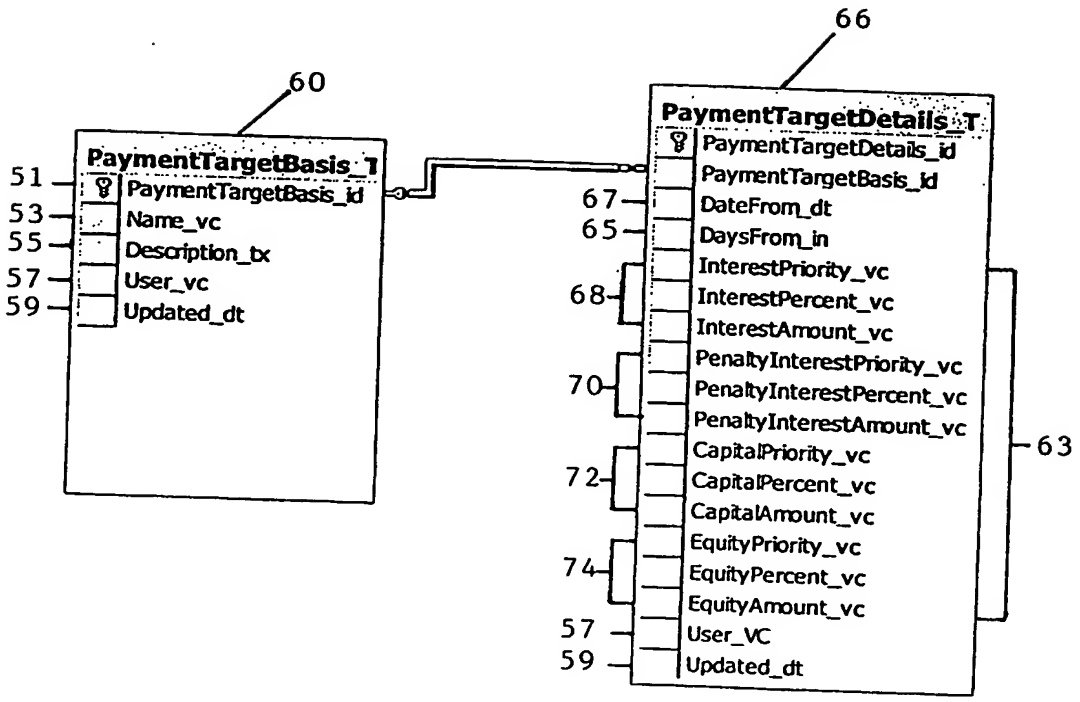

FIG. 21

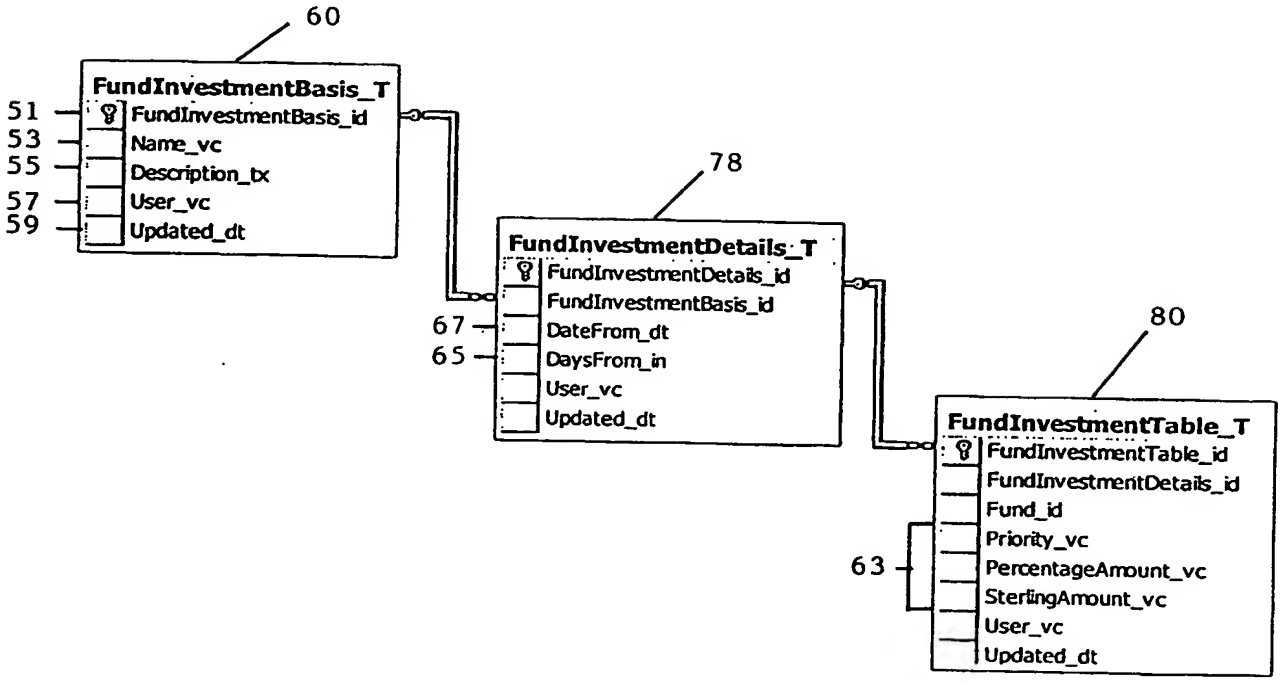
BASIS: FUND INVESTMENT
60
FundInvestmentBasis_T
51
FundInvestmentBasis_id
53
Name_vc
55
Description_tx
57
User_vc
59
Updated_dt
78
FundInvestmentDetails_T
FundInvestmentDetails_id
FundInvestmentBasis_id
67
DateFrom_dt
65
DaysFrom_in
User_vc
Updated_dt
80
FundInvestmentTable_T
FundInvestmentTable_id
FundInvestmentDetails_id
Fund_id
Priority_vc
63
PercentageAmount_vc
SterlingAmount_vc
User_vc
Updated_dt

FIG. 22

BASIS: AUTO SWITCH

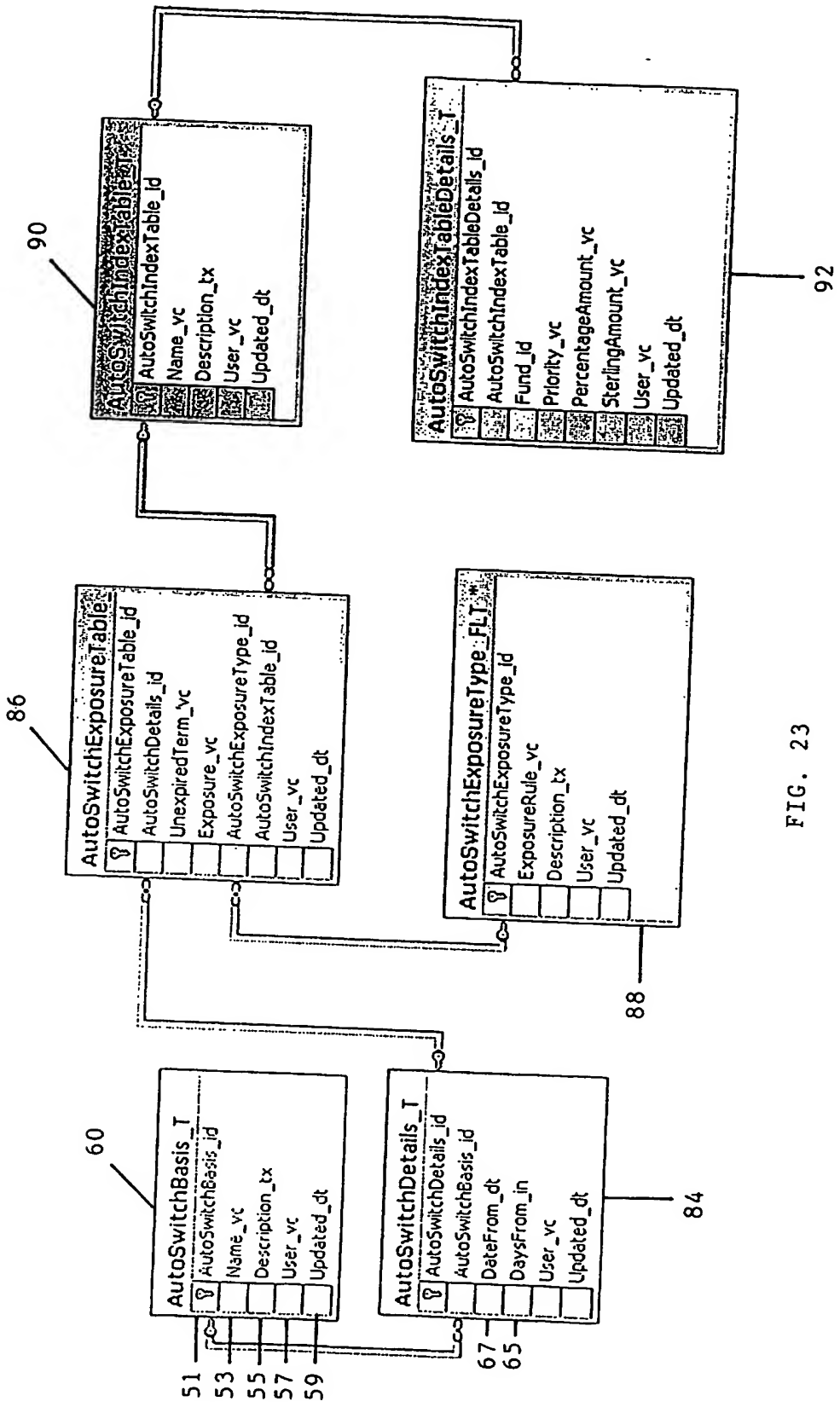

FIG. 23

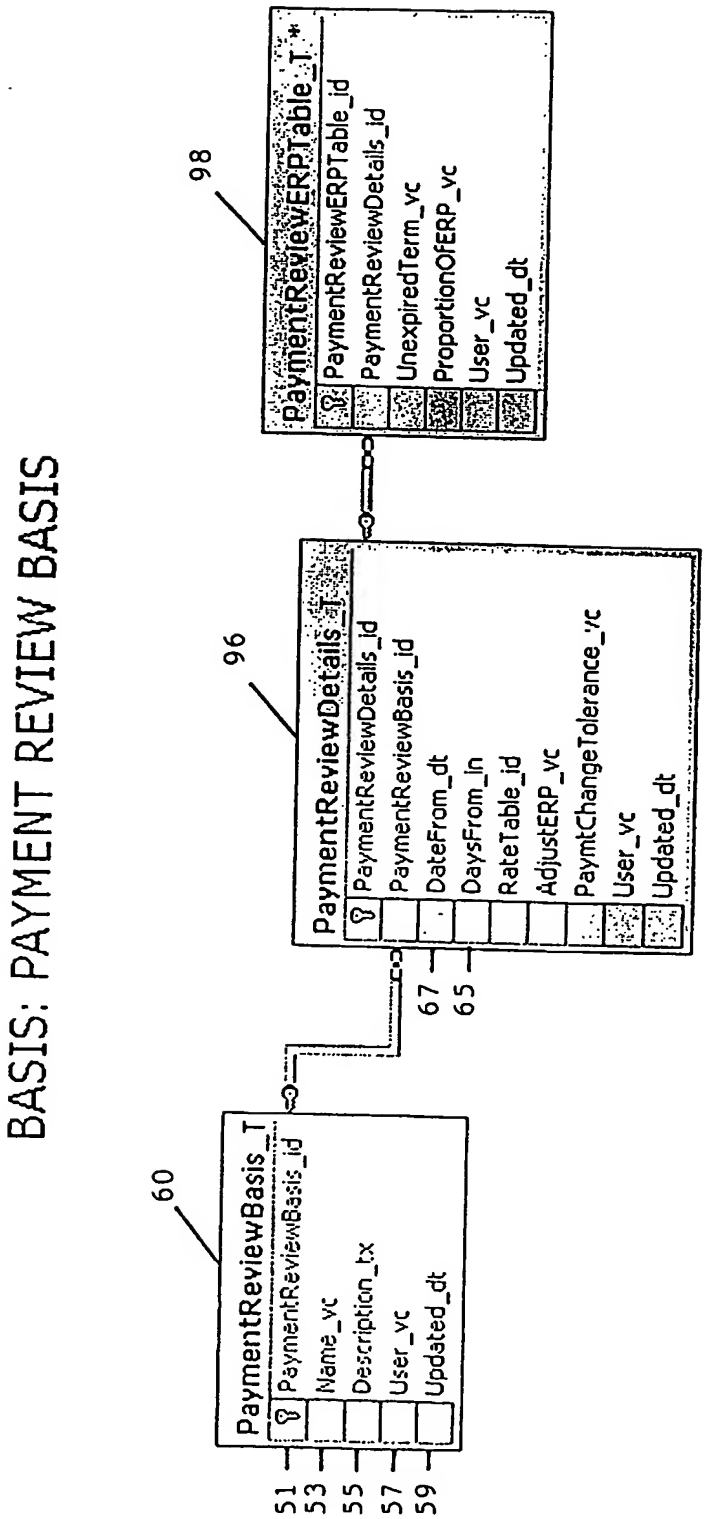
BASIS: PAYMENT REVIEW BASIS
PaymentReviewBasis_T
PaymentReviewBasis_id
Name_vc
Description_tx
User_vc
Updated_dt
PaymentReviewDetails_T
PaymentReviewDetails_id
PaymentReviewBasis_id
DateFrom_dt
DaysFrom_In
RateTable_id
AdjustERP_vc
PaymtChangeTolerance_vc
User_vc
Updated_dt
PaymentReviewERPTable_T *
PaymentReviewERPTable_id
PaymentReviewDetails_id
UnexpiredTerm_vc
ProportionOfERP_vc
User_vc
Updated_dt
60
51
53
55
57
59
67
65
96
98

FIG. 24

BASIS: ALLOCATION

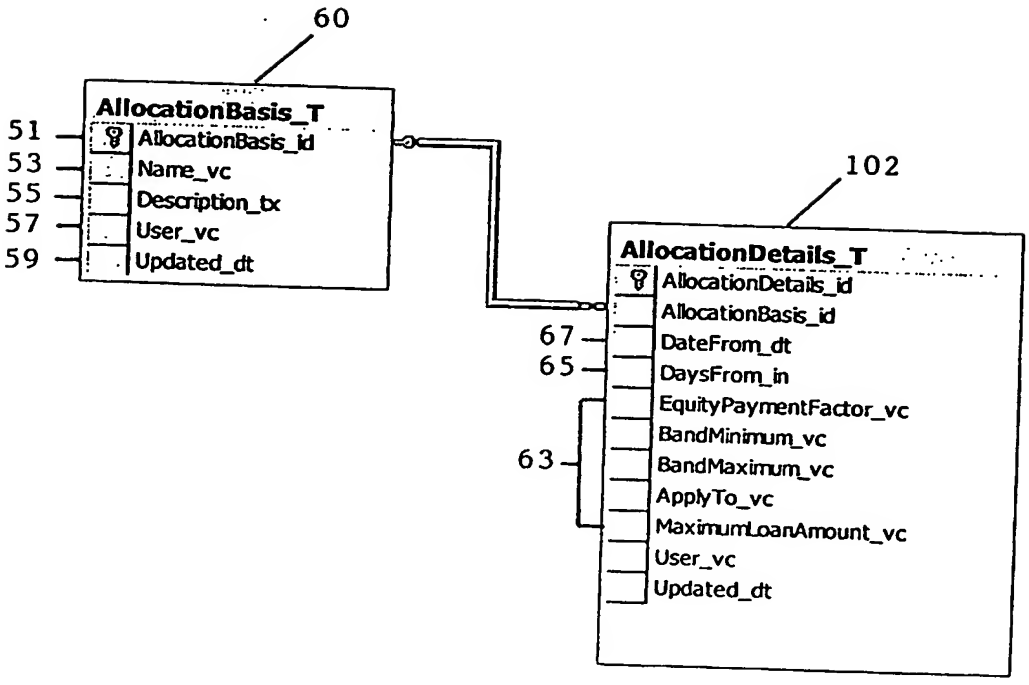

FIG. 25

REDEMPTION PENALTY BASIS

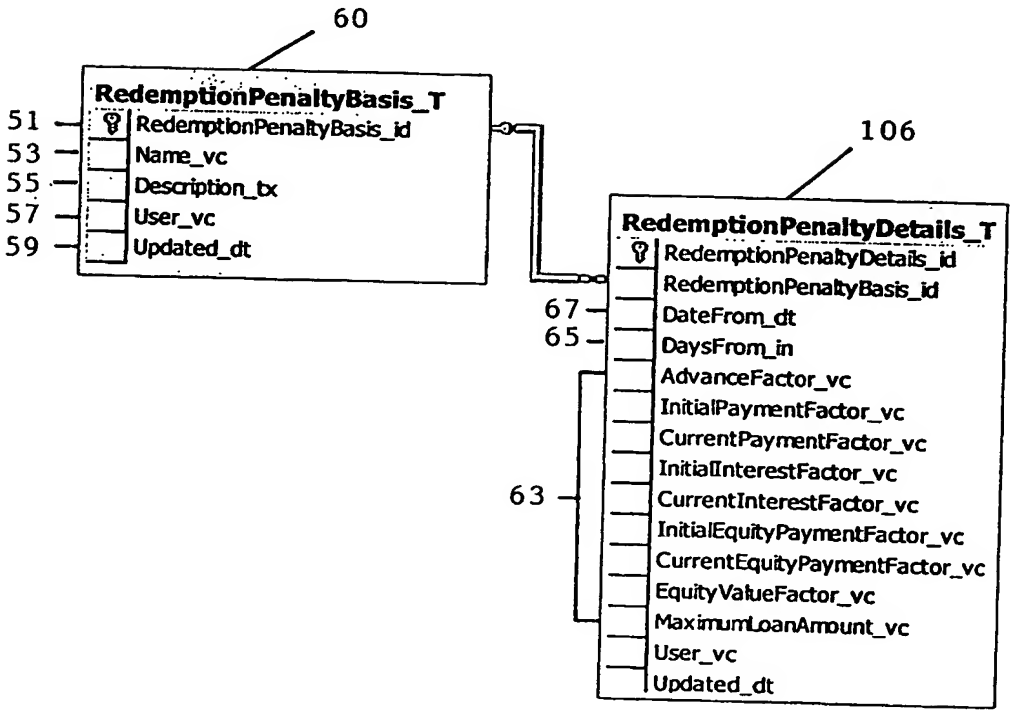

FIG. 26

Pipeline Table

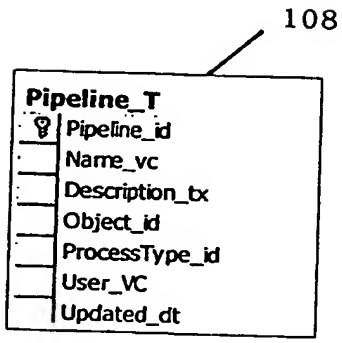

FIG. 27

Pipeline-Connectors & Task Tables

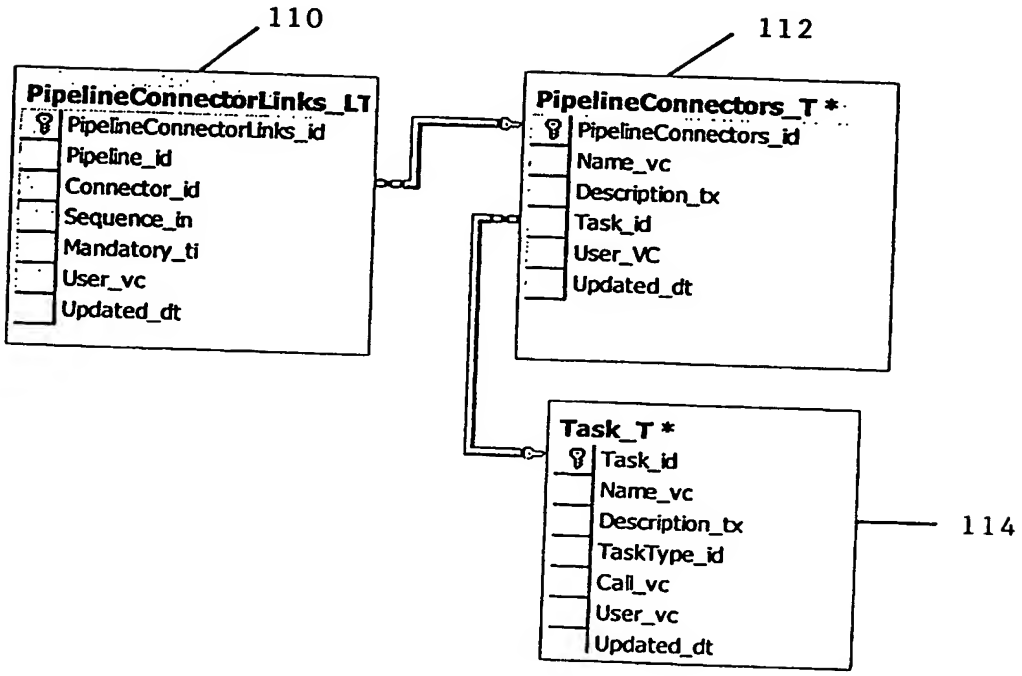

FIG. 28

Job Queue Table

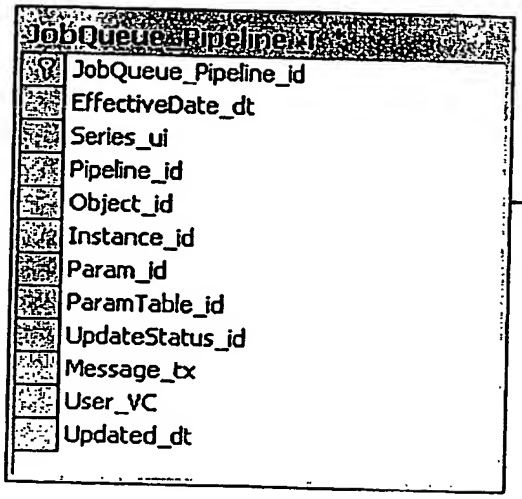

FIG. 29

SCHEDULE TABLES

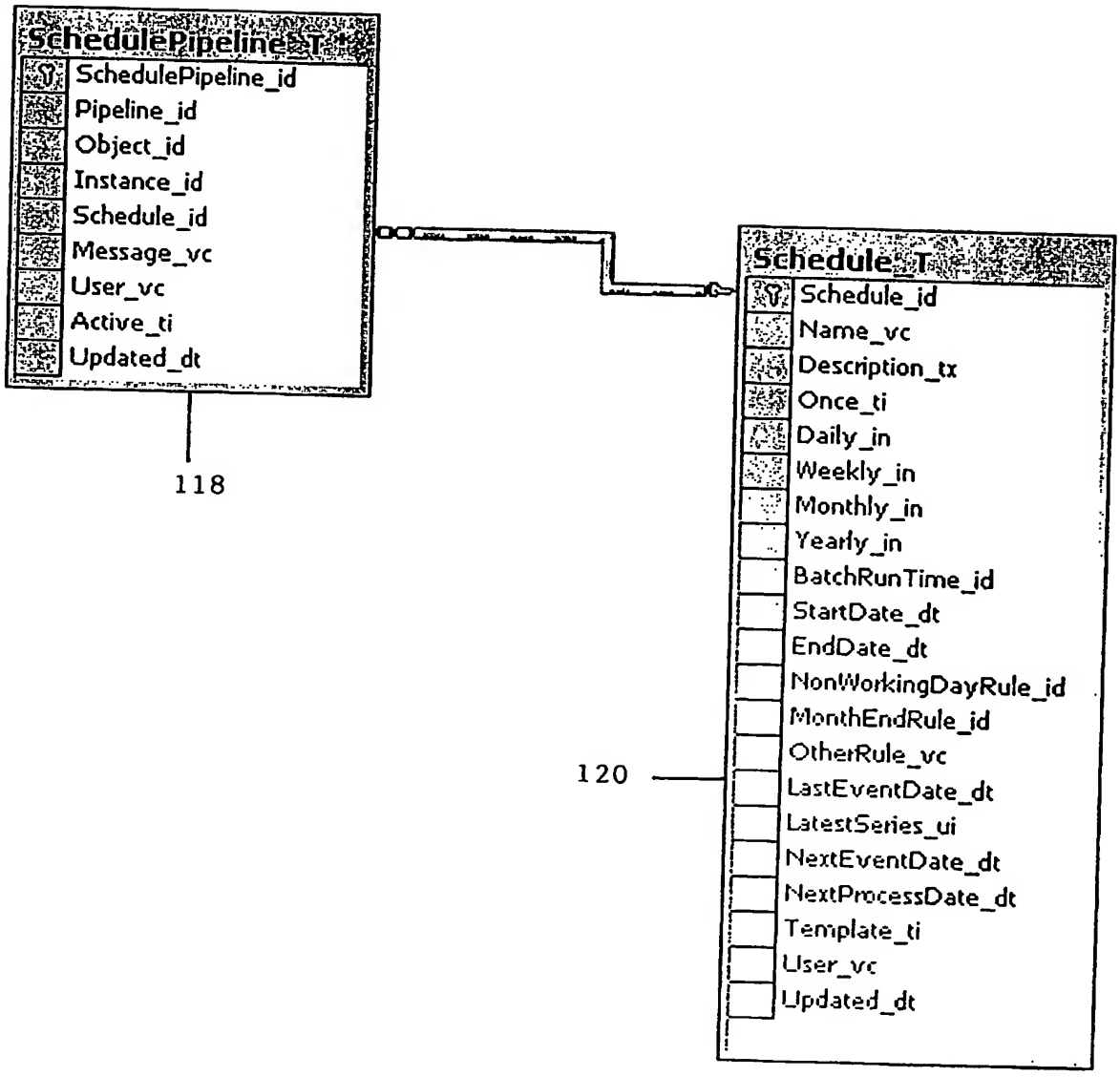

FIG. 30

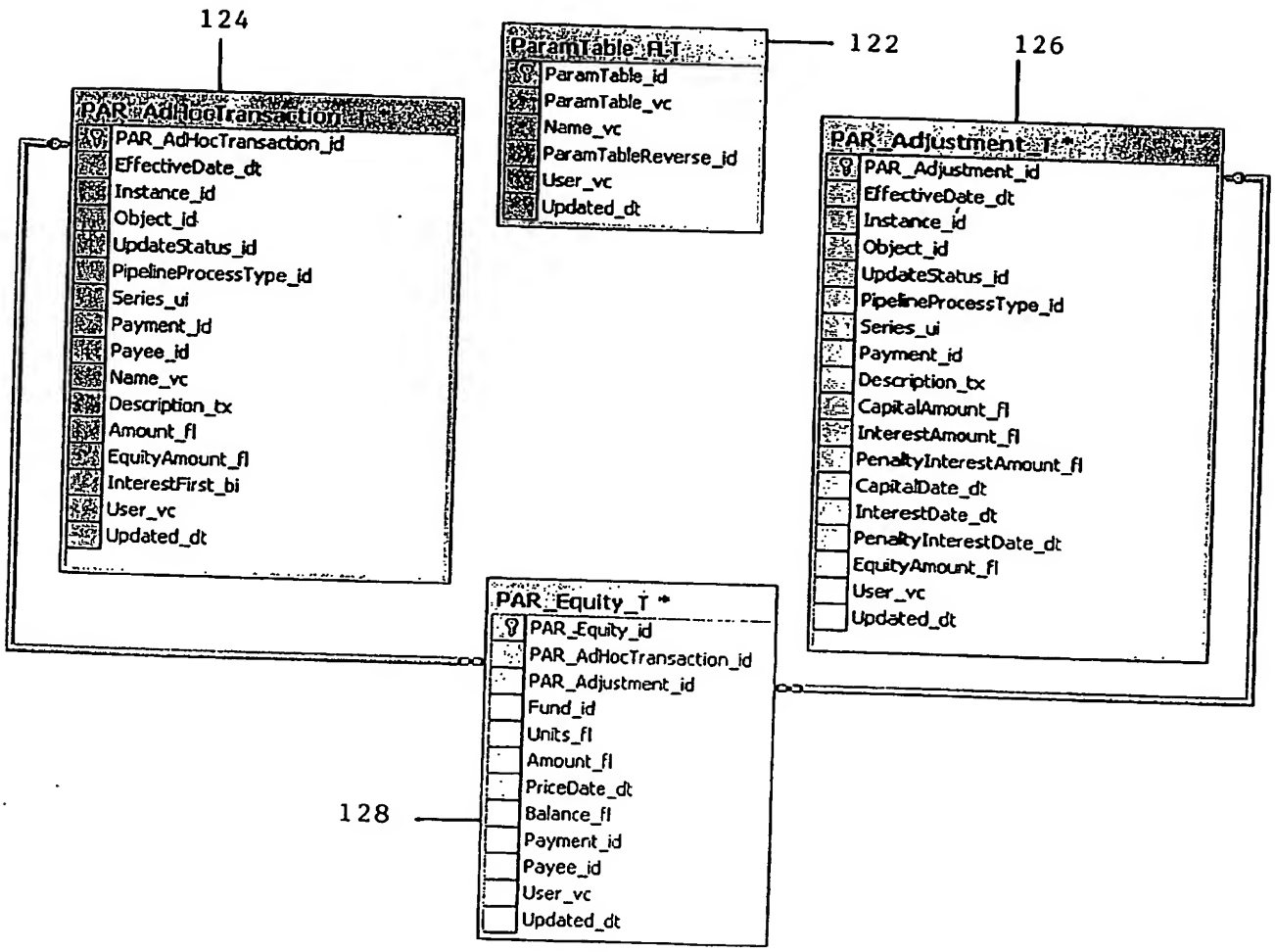
Ad-Hoc Parameter Tables
124
122
126
128
ParamTable_T
ParamTable_id
ParamTable_vc
Name_vc
ParamTableReverse_id
User_vc
Updated_dt
PAR_AdHocTransaction_T
PAR_AdHocTransaction_id
EffectiveDate_dt
Instance_id
Object_id
UpdateStatus_id
PipelineProcessType_id
Series_ui
Payment_id
Payee_id
Name_vc
Description_tx
Amount_fl
EquityAmount_fl
InterestFirst_bi
User_vc
Updated_dt
PAR_Adjustment_T
PAR_Adjustment_id
EffectiveDate_dt
Instance_id
Object_id
UpdateStatus_id
PipelineProcessType_id
Series_ui
Payment_id
Description_tx
CapitalAmount_fl
InterestAmount_fl
PenaltyInterestAmount_fl
CapitalDate_dt
InterestDate_dt
PenaltyInterestDate_dt
EquityAmount_fl
User_vc
Updated_dt
PAR_Equity_T
PAR_Equity_id
PAR_AdHocTransaction_id
PAR_Adjustment_id
Fund_id
Units_fl
Amount_fl
PriceDate_dt
Balance_fl
Payment_id
Payee_id
User_vc
Updated_dt

FIG. 31

PRODUCT AUTOMATION

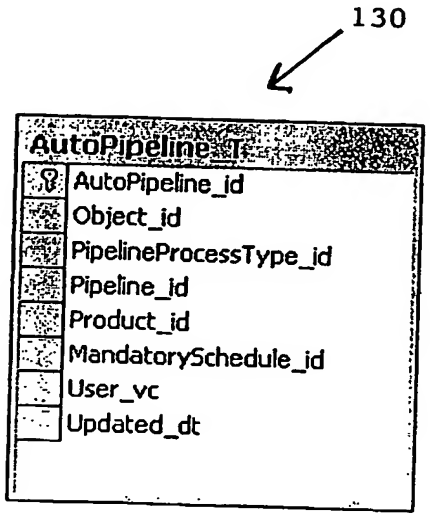

FIG. 32

TRANSACTION TABLE

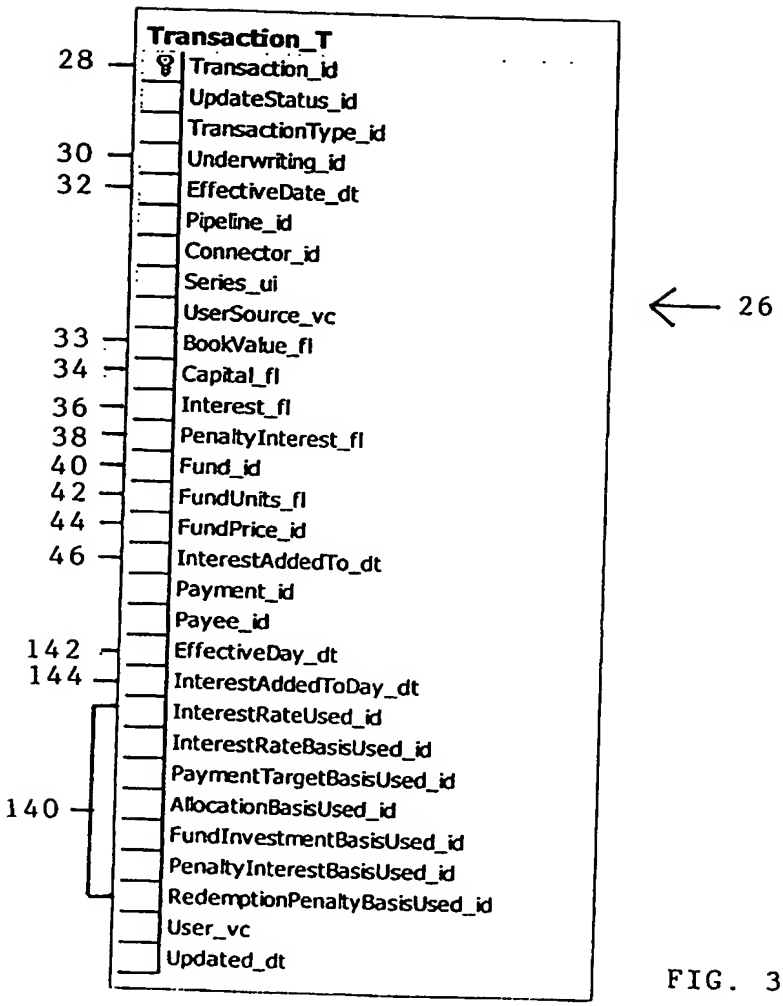

FIG. 33

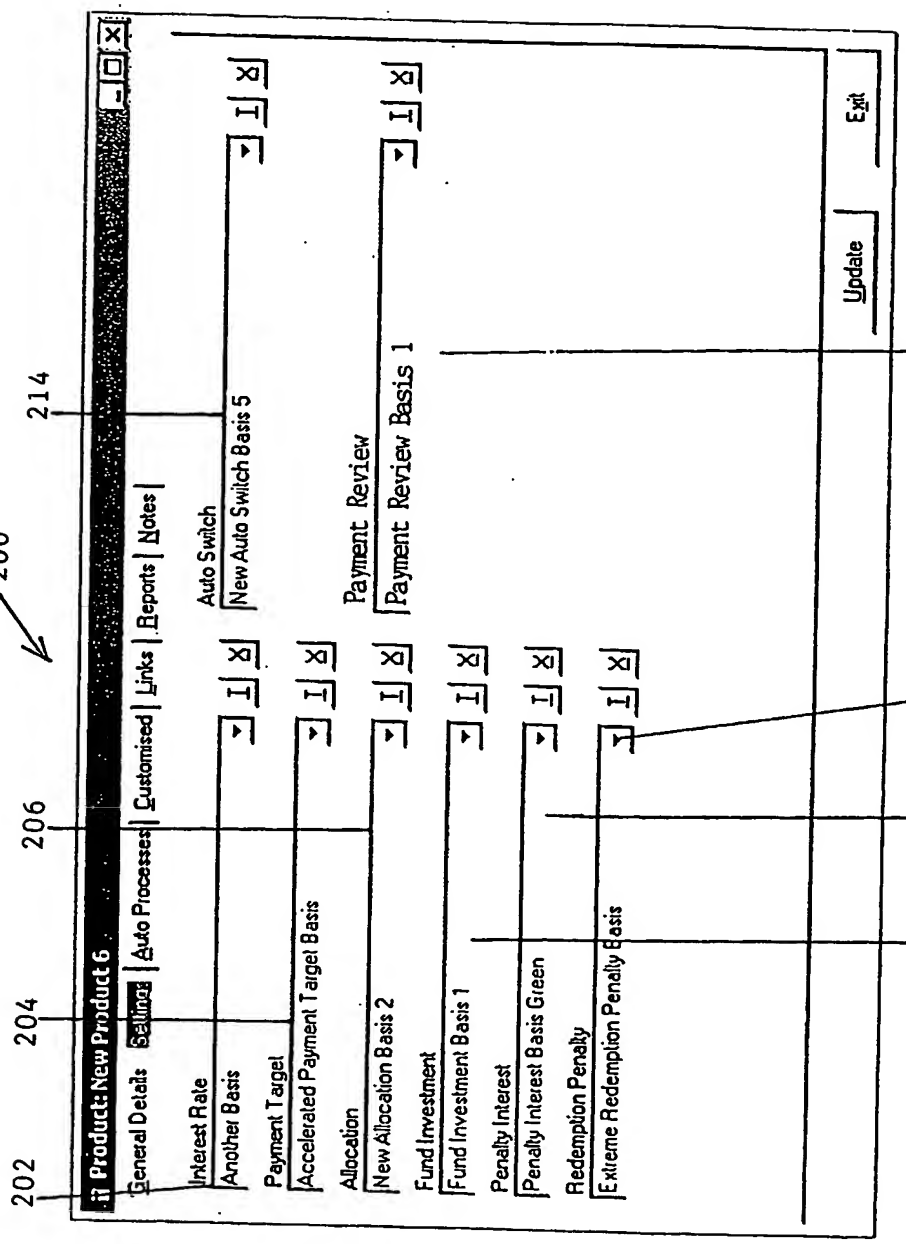
200
202
204
206
208
210
212
214
216
Product: New Product 6
General Details
Settings
Auto Processes
Customised
Links
Reports
Notes
Interest Rate
Another Basis
Payment Target
Accelerated Payment Target Basis
Allocation
New Allocation Basis 2
Fund Investment
Fund Investment Basis 1
Penalty Interest
Penalty Interest Basis Green
Redemption Penalty
Extreme Redemption Penalty Basis
Auto Switch
New Auto Switch Basis 5
Payment Review
Payment Review Basis 1
Update
Exit

FIG. 34

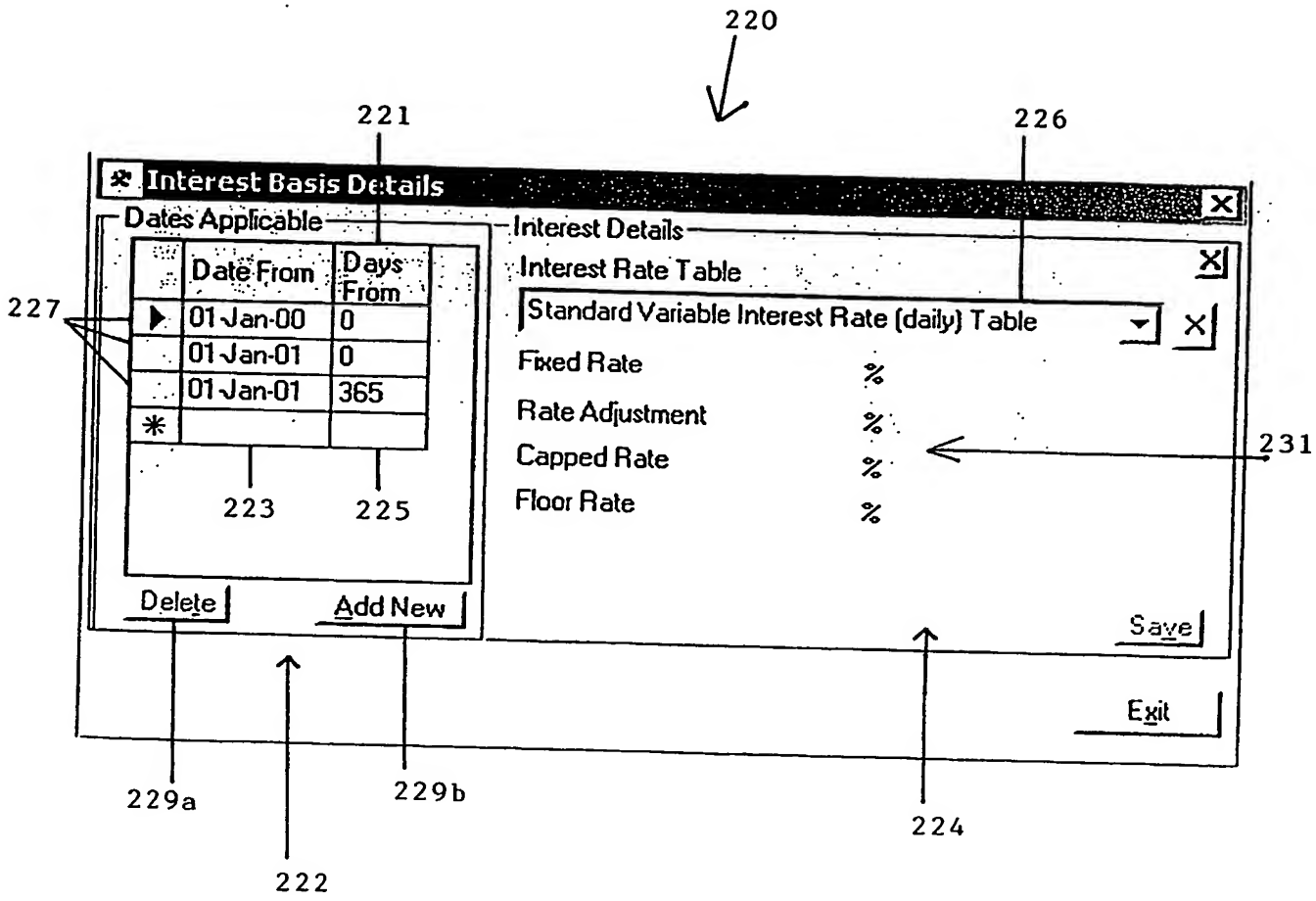
220
221
226
Interest Basis Details
Dates Applicable
Date From
Days From
01 Jan-00
0
01 Jan-01
0
01 Jan-01
365
227
223
225
Delete
Add New
Interest Details
Interest Rate Table
Standard Variable Interest Rate (daily) Table
Fixed Rate
Rate Adjustment
Capped Rate
Floor Rate
%
231
Save
Exit
229a
222
229b
224

FIG. 35

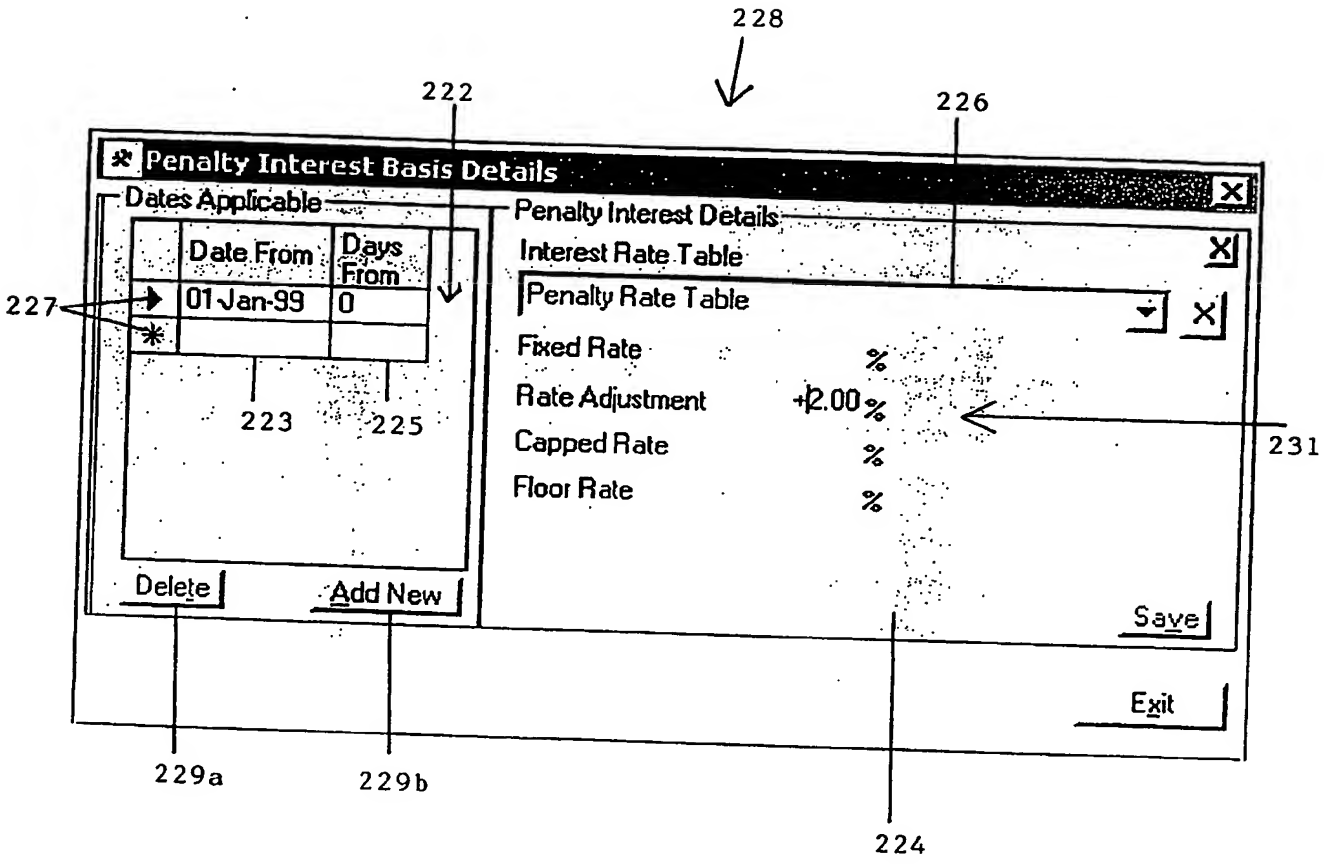
228
222
226
Penalty Interest Basis Details
Dates Applicable
Date From
Days From
01-Jan-99
0
227
223
225
Penalty Interest Details
Interest Rate Table
Penalty Rate Table
Fixed Rate
Rate Adjustment
+2.00
Capped Rate
Floor Rate
231
Delete
Add New
Save
Exit
229a
229b
224

FIG. 36

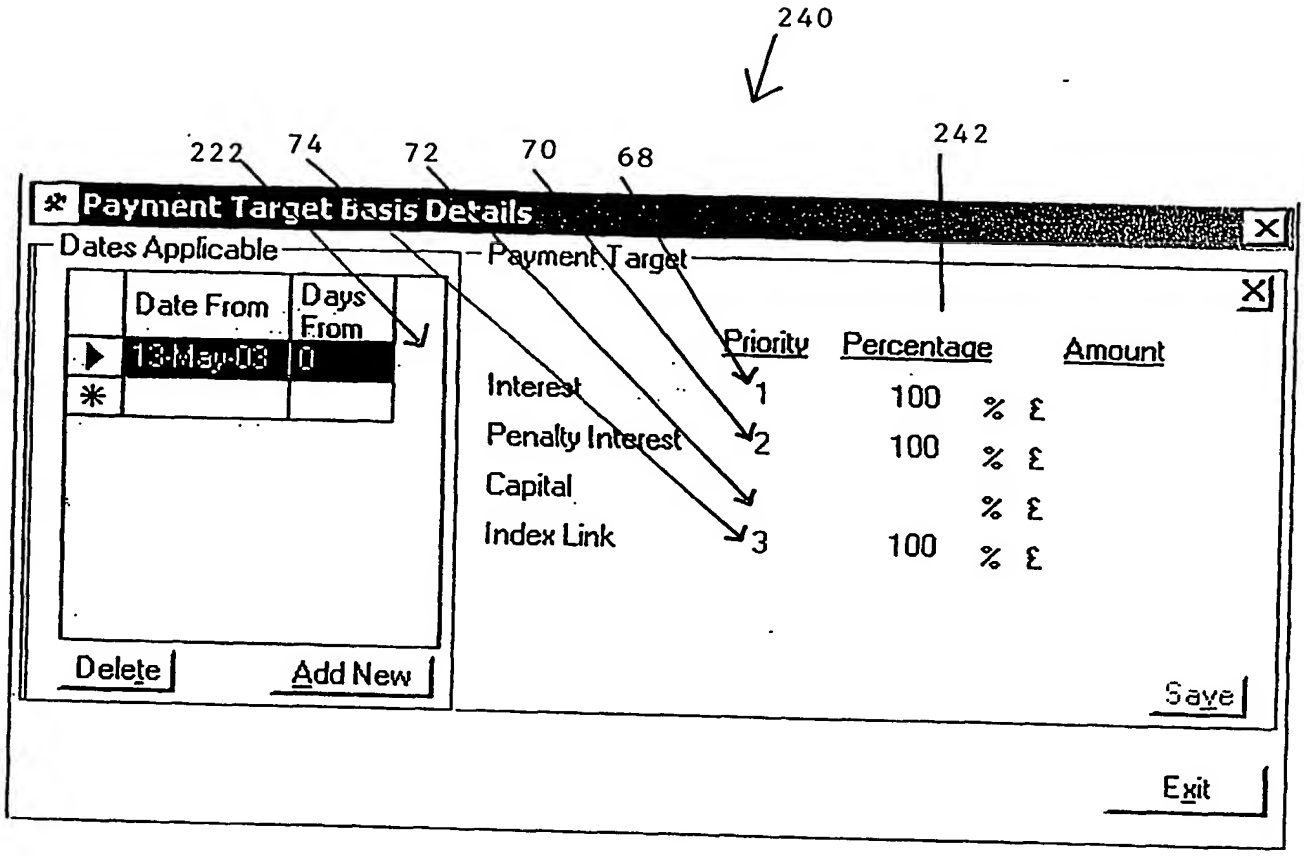
240
222
74
72
70
68
242
Payment Target Basis Details
Dates Applicable
Date From
Days From
13-May-03
0
Delete
Add New
Payment Target
Priority
Percentage
Amount
Interest
Penalty Interest
Capital
Index Link
1
2
3
100
100
100
%
£
Save
Exit

FIG. 37

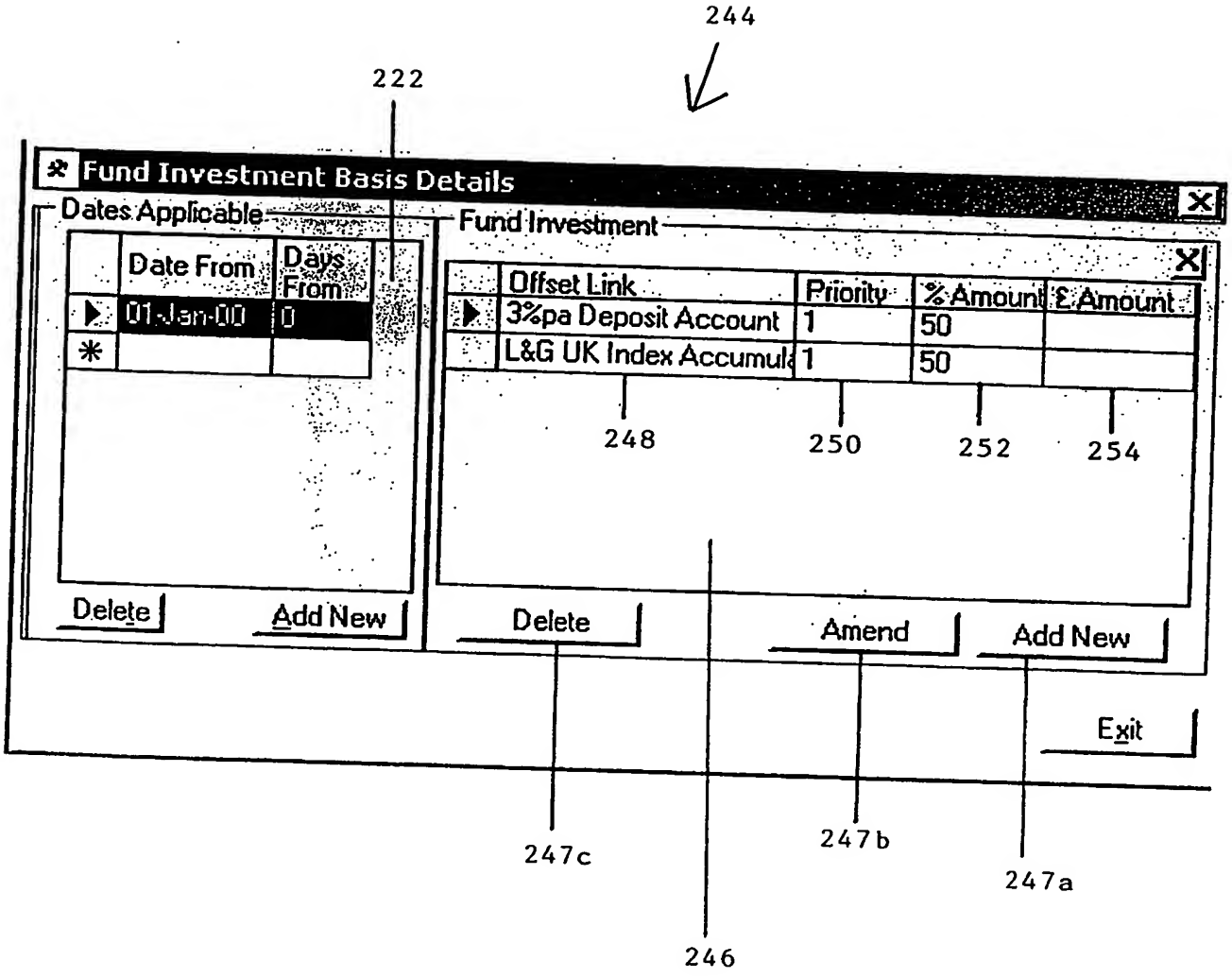
244
222
Fund Investment Basis Details
Dates Applicable
Date From
Days From
01-Jan-00
0
Delete
Add New
Fund Investment
Offset Link
Priority
% Amount
£ Amount
3%pa Deposit Account
1
50
L&G UK Index Accumul
1
50
248
250
252
254
Delete
Amend
Add New
Exit
247c
247b
247a
246

FIG. 38

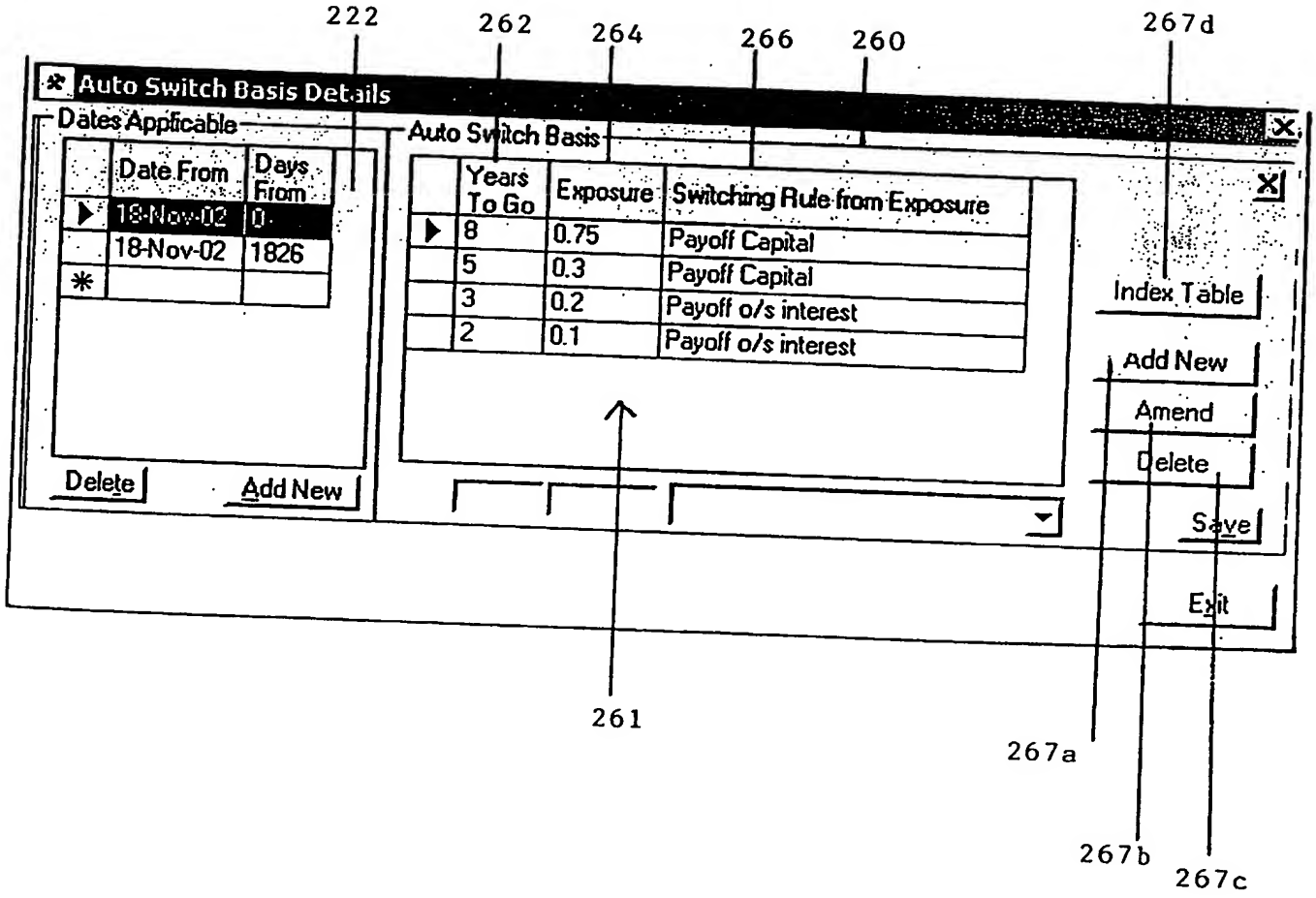
222
262
264
266
260
267d
Auto Switch Basis Details
Dates Applicable
Date From
Days From
18-Nov-02
0
18-Nov-02
1826
Delete
Add New
Auto Switch Basis
Years To Go
Exposure
Switching Rule from Exposure
8
0.75
Payoff Capital
5
0.3
Payoff Capital
3
0.2
Payoff o/s interest
2
0.1
Payoff o/s interest
Index Table
Add New
Amend
Delete
Save
Exit
261
267a
267b
267c

FIG. 39

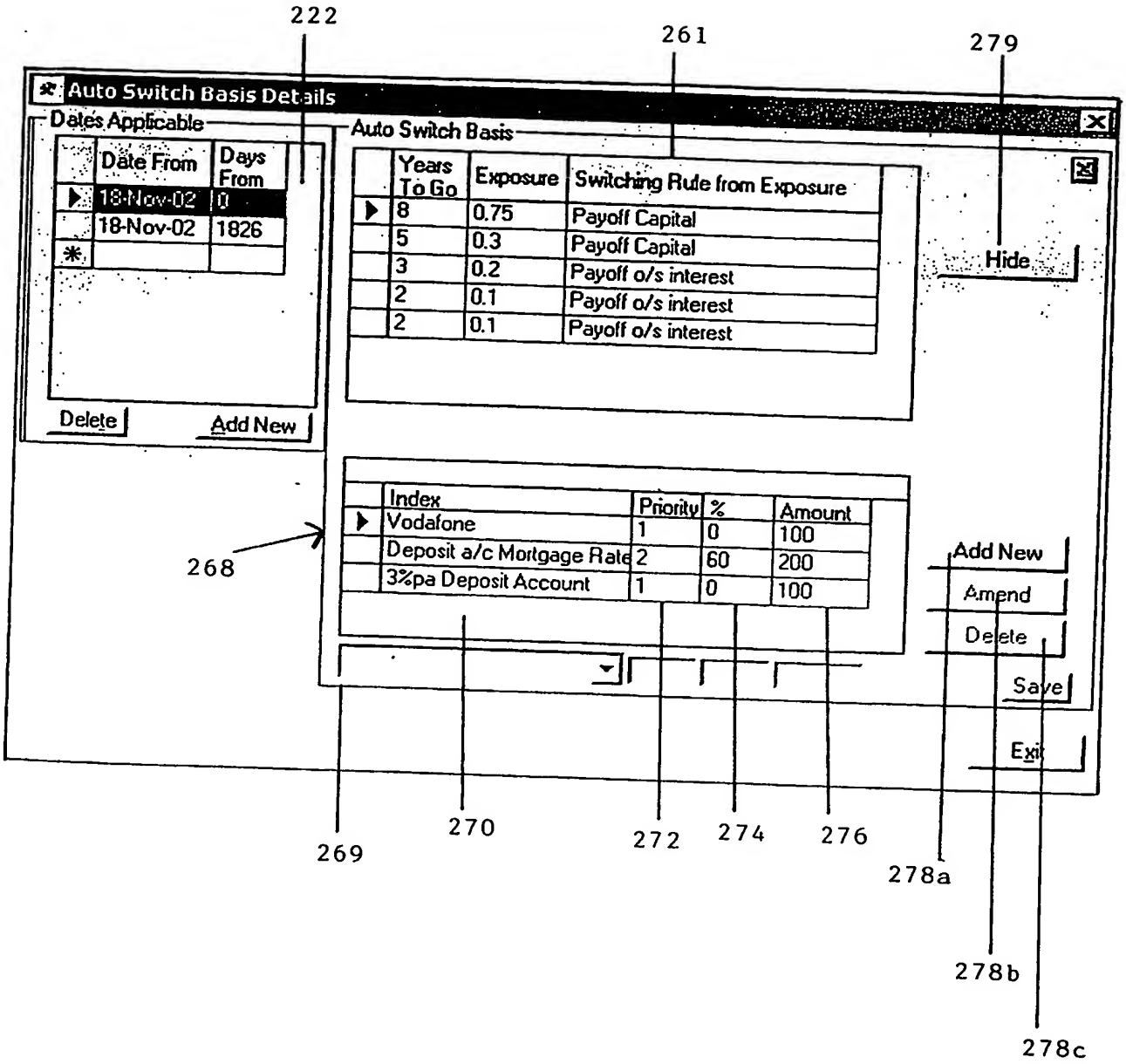
222
261
279
Auto Switch Basis Details
Dates Applicable
Date From
Days From
18-Nov-02
0
18-Nov-02
1826
Delete
Add New
Auto Switch Basis
Years To Go
Exposure
Switching Rule from Exposure
8
0.75
Payoff Capital
5
0.3
Payoff Capital
3
0.2
Payoff o/s interest
2
0.1
Payoff o/s interest
2
0.1
Payoff o/s interest
Hide
268
Index
Priority
%
Amount
Vodafone
1
0
100
Deposit a/c Mortgage Rate
2
60
200
3%pa Deposit Account
1
0
100
Add New
Amend
Delete
Save
Exit
269
270
272
274
276
278a
278b
278c

FIG. 40

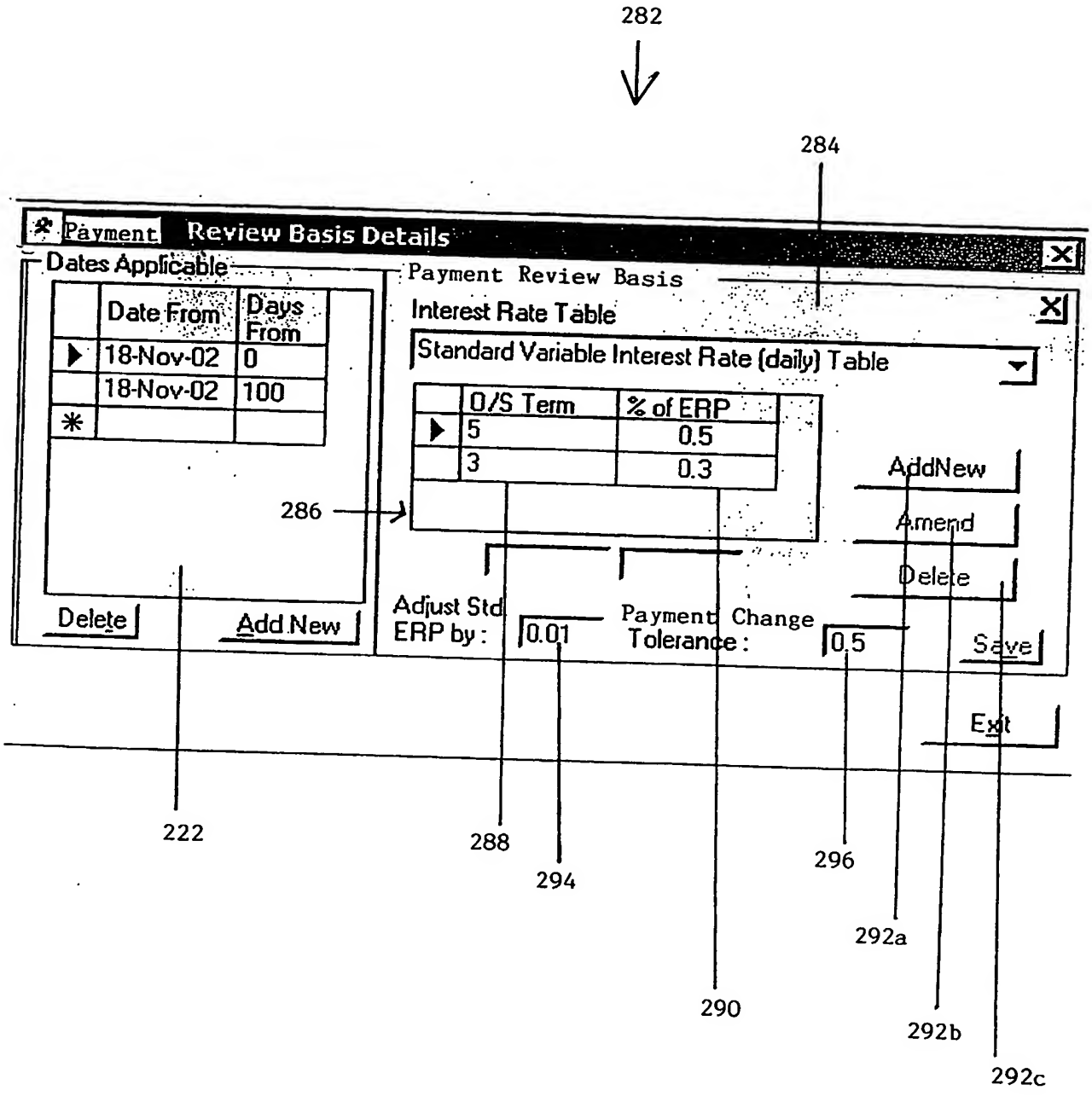
282
284
Payment Review Basis Details
Dates Applicable
Date From
Days From
18-Nov-02
0
18-Nov-02
100
Payment Review Basis
Interest Rate Table
Standard Variable Interest Rate (daily) Table
O/S Term
% of ERP
5
0.5
3
0.3
AddNew
Amend
Delete
286
Delete
Add New
Adjust Std ERP by :
0.01
Payment Change Tolerance :
0.5
Save
Exit
222
288
294
296
292a
290
292b
292c

FIG. 41

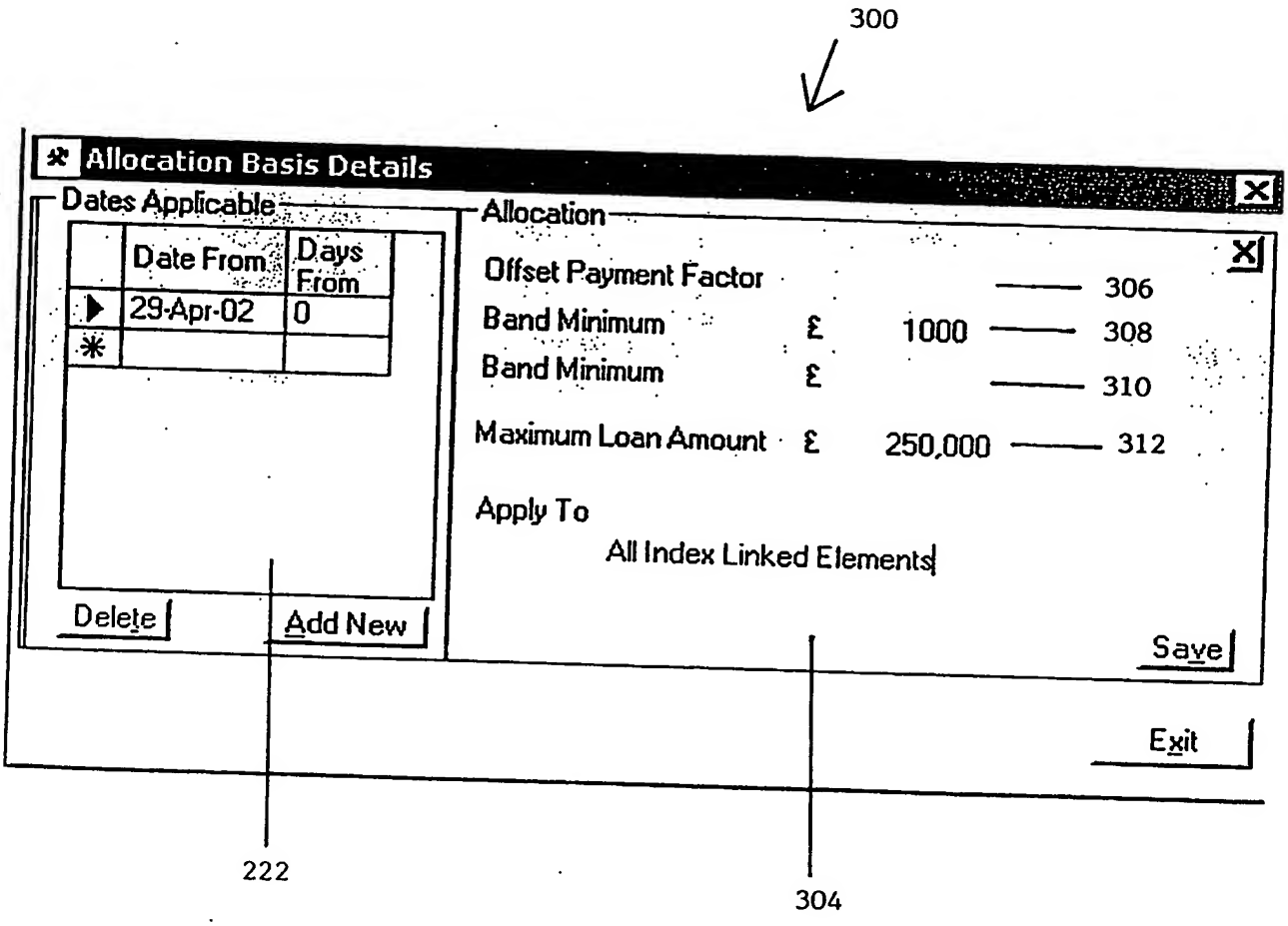
300
Allocation Basis Details
Dates Applicable
Date From
Days From
29-Apr-02
0
Delete
Add New
Allocation
Offset Payment Factor
306
Band Minimum £ 1000
308
Band Minimum £
310
Maximum Loan Amount £ 250,000
312
Apply To
All Index Linked Elements
Save
Exit
222
304

FIG. 42

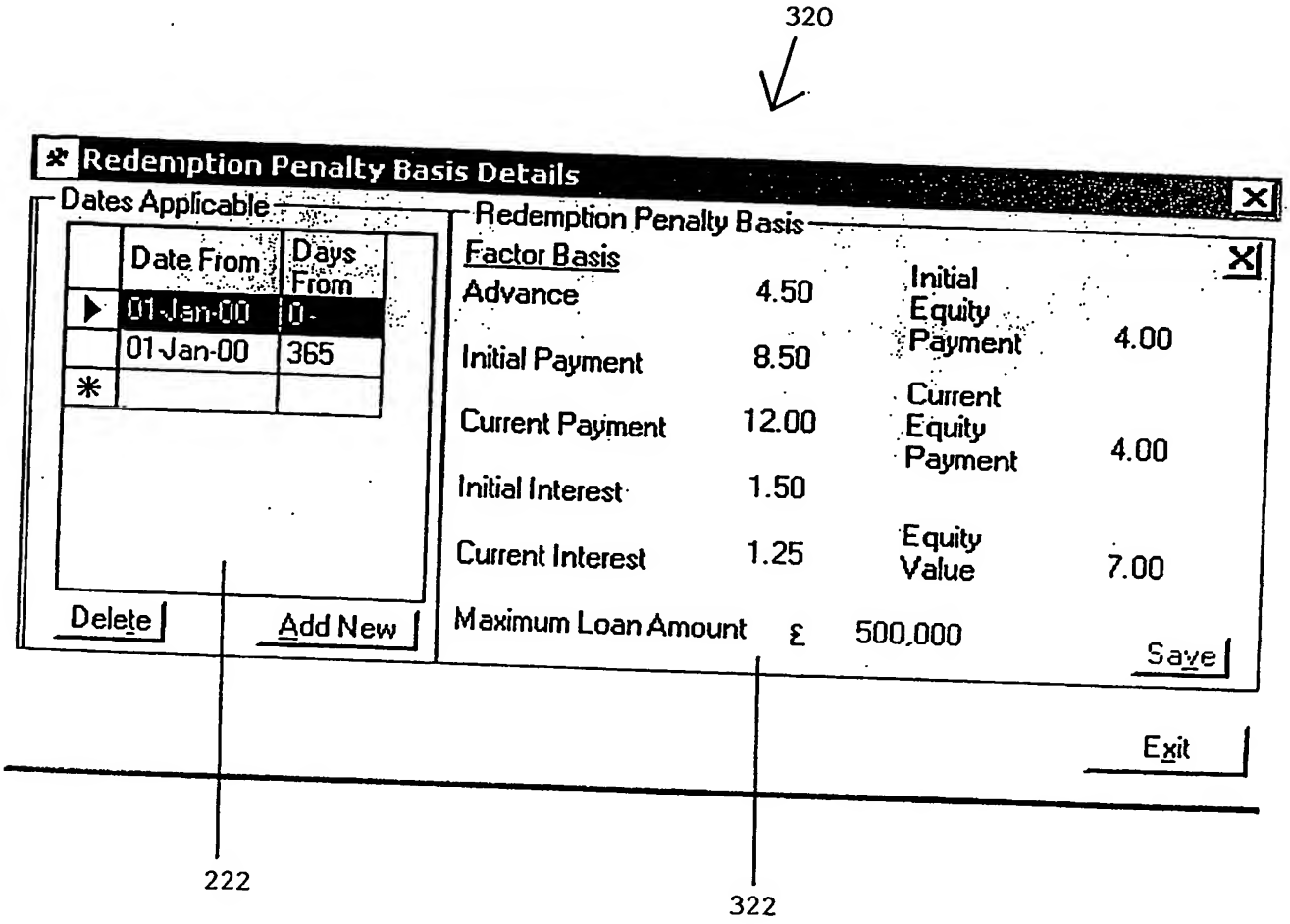
320
Redemption Penalty Basis Details
Dates Applicable
Date From
Days From
01-Jan-00
0
01-Jan-00
365
Delete
Add New
Redemption Penalty Basis
Factor Basis
Advance
4.50
Initial Payment
8.50
Current Payment
12.00
Initial Interest
1.50
Current Interest
1.25
Maximum Loan Amount
£
500,000
Initial Equity Payment
4.00
Current Equity Payment
4.00
Equity Value
7.00
Save
Exit
222
322

FIG. 43

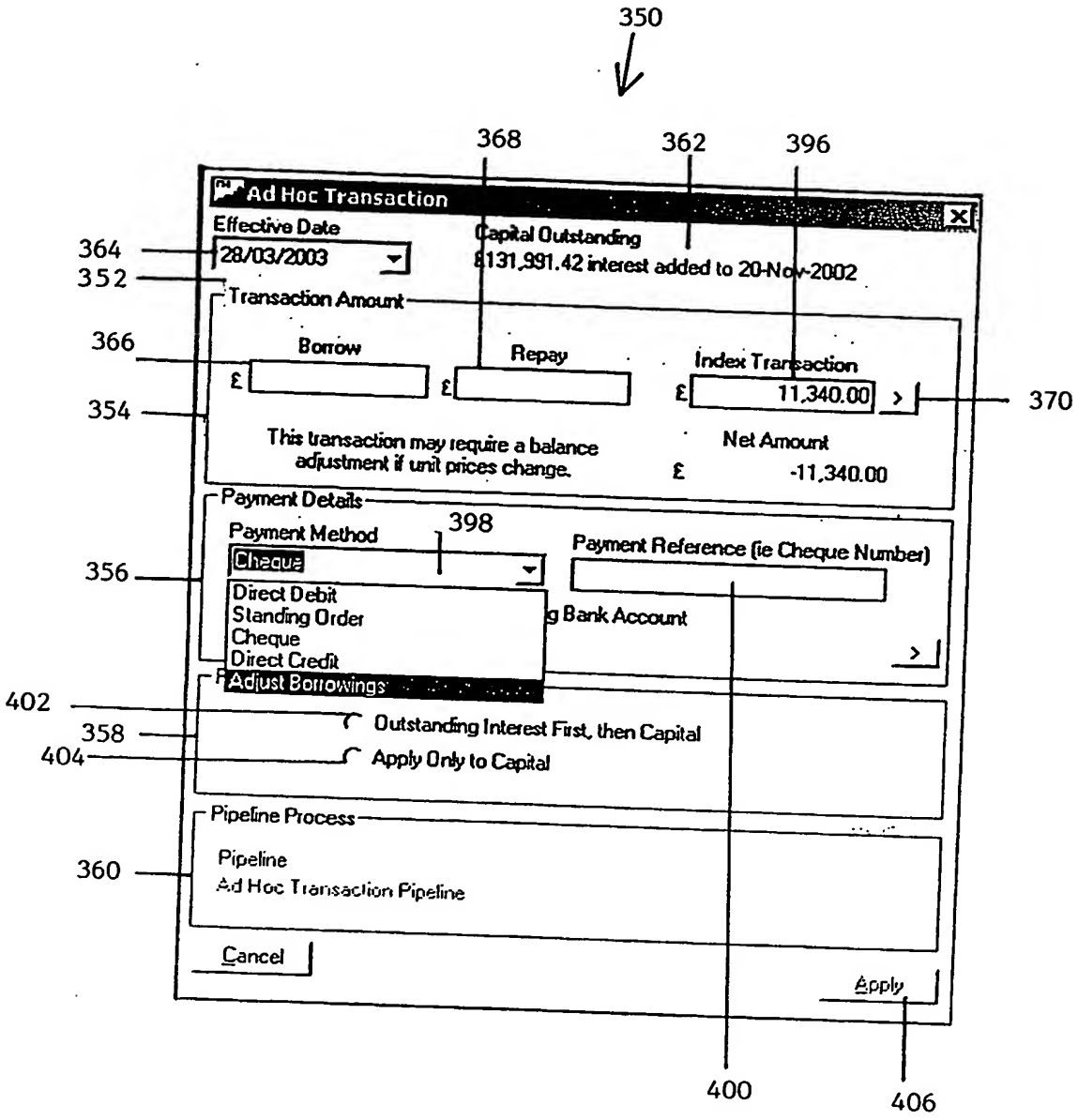
350
368
362
396
Ad Hoc Transaction
Effective Date
28/03/2003
Capital Outstanding
£131,991.42 interest added to 20-Nov-2002
364
352
Transaction Amount
366
Borrow
Repay
Index Transaction
£
£
£ 11,340.00
370
354
This transaction may require a balance adjustment if unit prices change.
Net Amount
£ -11,340.00
Payment Details
398
Payment Method
Payment Reference (ie Cheque Number)
356
Cheque
Direct Debit
Standing Order
Cheque
Direct Credit
Adjust Borrowings
g Bank Account
402
Outstanding Interest First, then Capital
358
404
Apply Only to Capital
Pipeline Process
Pipeline
360
Ad Hoc Transaction Pipeline
Cancel
Apply
400
406

FIG. 44

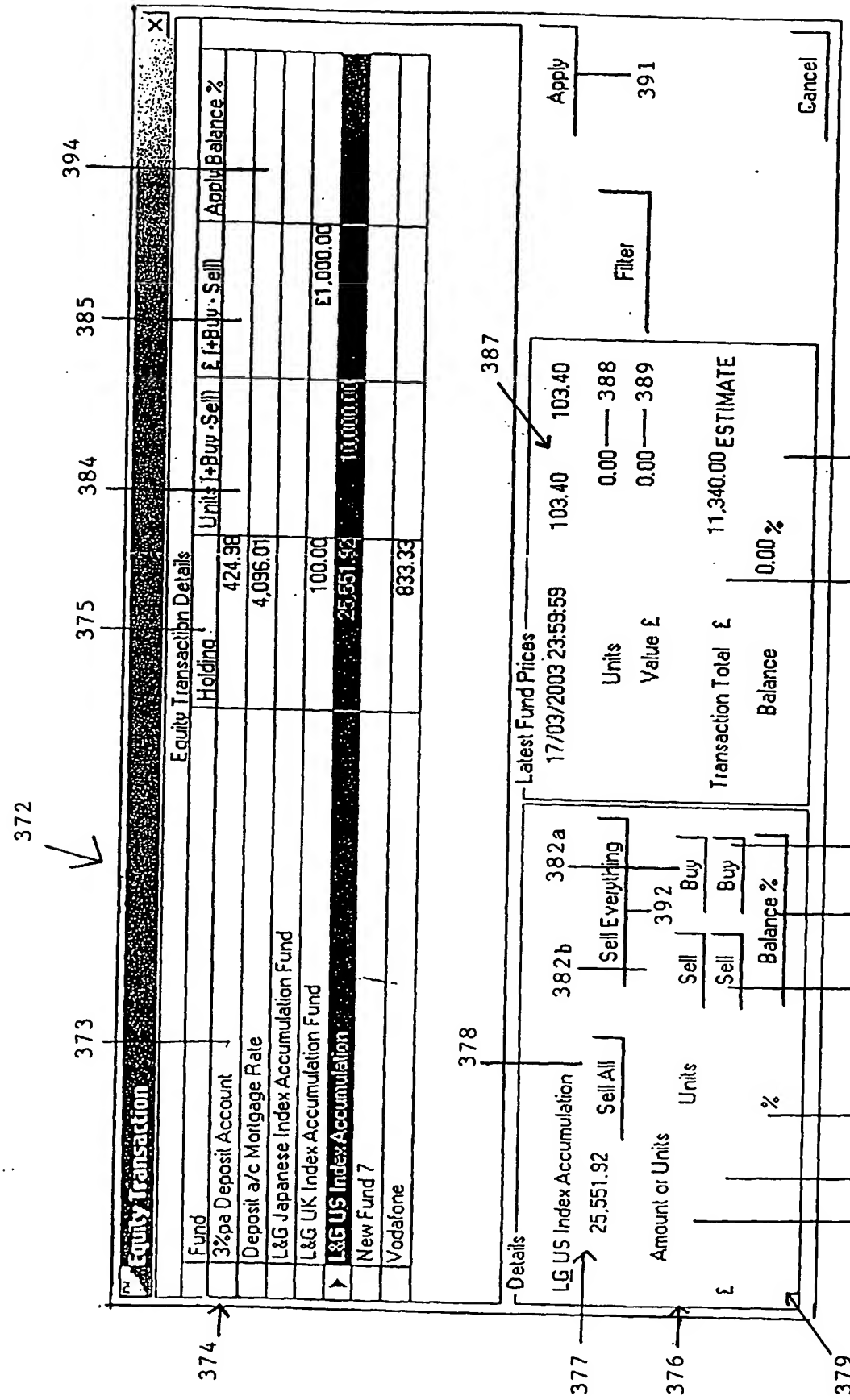
Equity Transaction
Equity Transaction Details
Fund
Holding
Units
£ (+Buy -Sell)
Apply Balance %
3%pa Deposit Account
424.98
Deposit a/c Mortgage Rate
4,096.01
L&G Japanese Index Accumulation Fund
L&G UK Index Accumulation Fund
100.00
£1,000.00
L&G US Index Accumulation
25,551.92
New Fund 7
833.33
Vodafone
Details
LG US Index Accumulation
25,551.92
Sell All
Amount or Units
Units
£
%
Latest Fund Prices
17/03/2003 23:59:59
103.40
103.40
Units
0.00
Value £
0.00
Transaction Total £
11,340.00 ESTIMATE
Balance
0.00 %
Sell Everything
Sell
Buy
Sell
Buy
Balance %
Filter
Apply
Cancel
372
373
374
375
376
377
378
379
380
381
382a
382b
383a
383b
384
385
386
387
388
389
390
391
392
393
394

FIG. 45

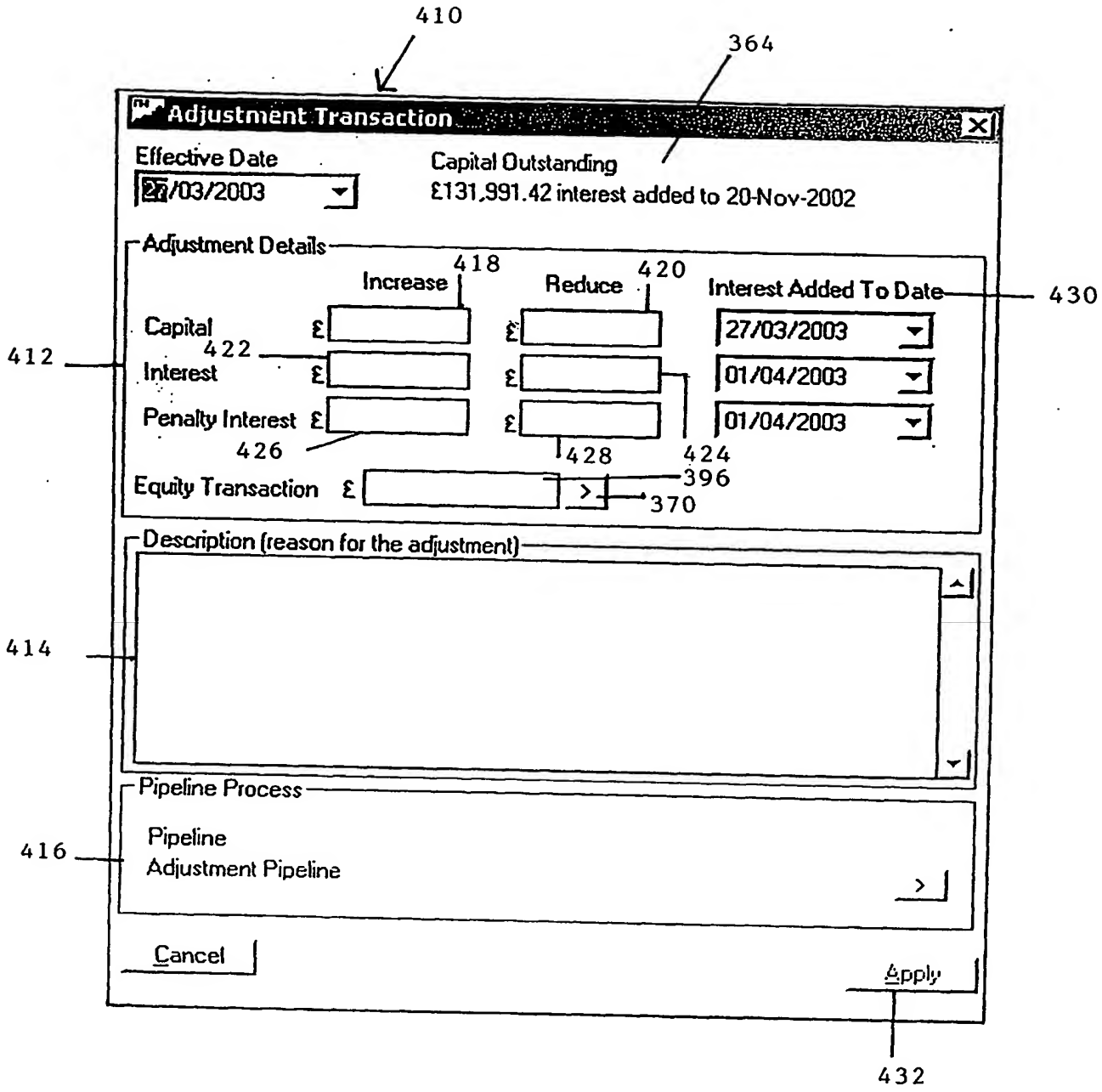
410
364
Adjustment Transaction
Effective Date
27/03/2003
Capital Outstanding
£131,991.42 interest added to 20-Nov-2002
Adjustment Details
Increase
418
Reduce
420
Interest Added To Date
430
412
Capital
£
£
27/03/2003
422
Interest
£
£
01/04/2003
Penalty Interest
£
£
01/04/2003
426
428
424
Equity Transaction
£
396
370
Description (reason for the adjustment)
414
Pipeline Process
Pipeline
416
Adjustment Pipeline
Cancel
Apply
432

FIG. 46

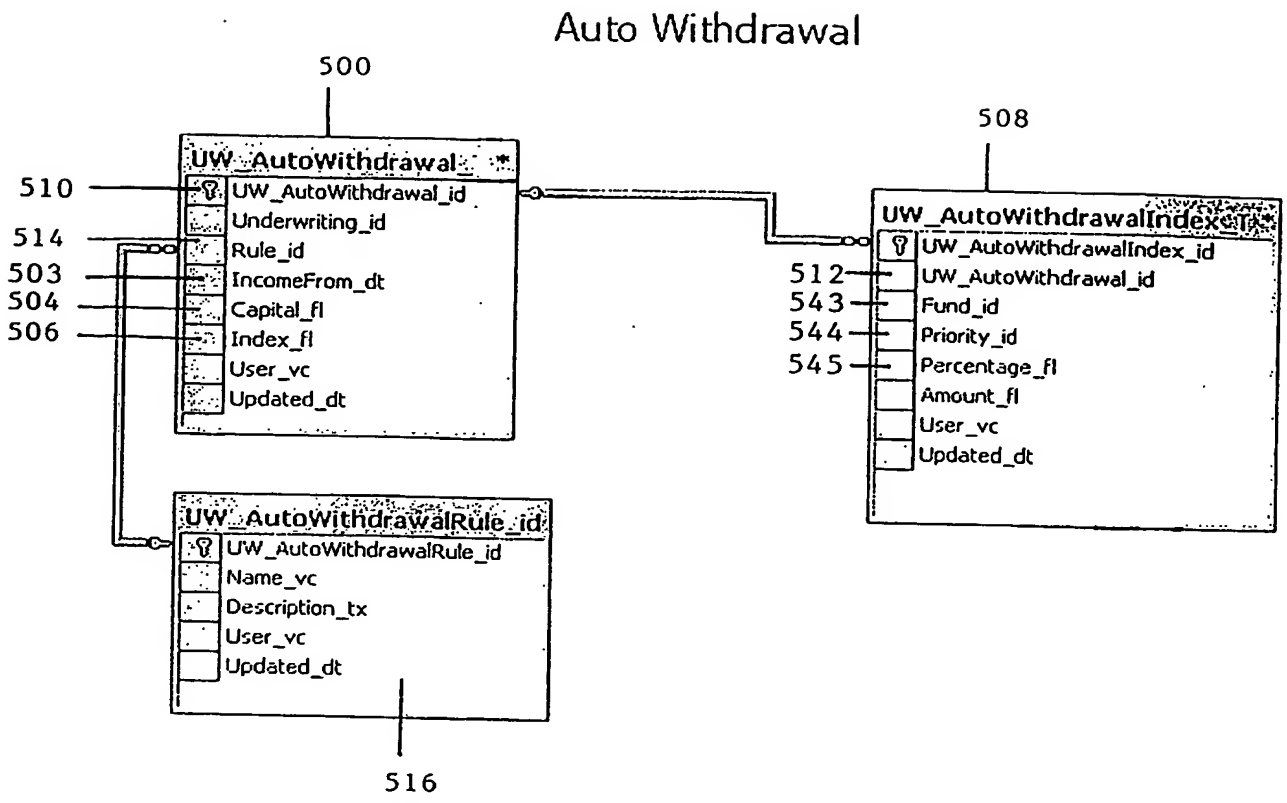
Auto Withdrawal
500
508
UW_AutoWithdrawal
UW_AutoWithdrawal_id
Underwriting_id
Rule_id
IncomeFrom_dt
Capital_fl
Index_fl
User_vc
Updated_dt
510
514
503
504
506
UW_AutoWithdrawalIndex_Tx
UW_AutoWithdrawalIndex_id
UW_AutoWithdrawal_id
Fund_id
Priority_id
Percentage_fl
Amount_fl
User_vc
Updated_dt
512
543
544
545
UW_AutoWithdrawalRule_id
UW_AutoWithdrawalRule_id
Name_vc
Description_tx
User_vc
Updated_dt
516

FIG. 47

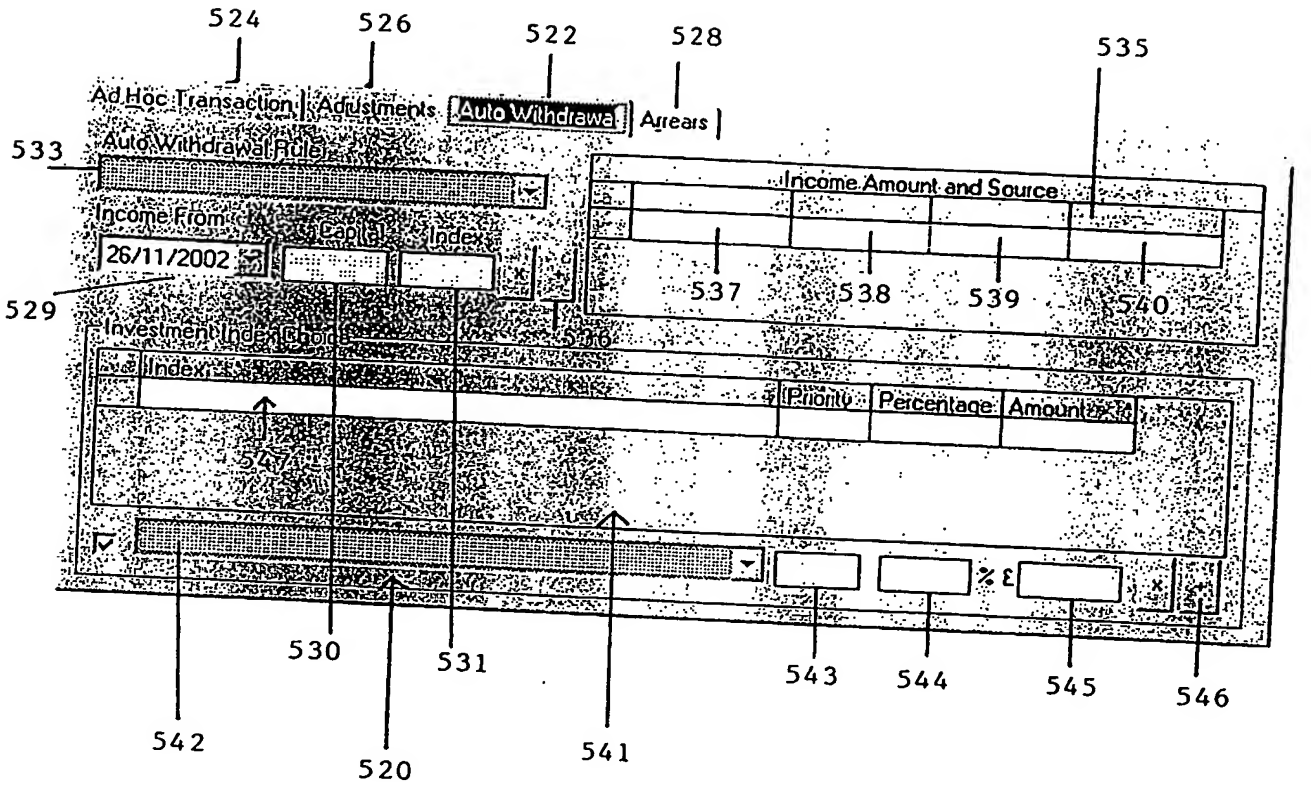
524
526
522
528
535
Ad Hoc Transaction
Adjustments
Auto Withdrawal
Arrears
533
Auto Withdrawal Rule
Income From
Capital
Index
Income Amount and Source
26/11/2002
529
537
538
539
540
Investment Index Option
Index
Priority
Percentage
Amount
541
530
531
543
544
545
546
542
520

FIG. 48

CUSTOMISED DATA

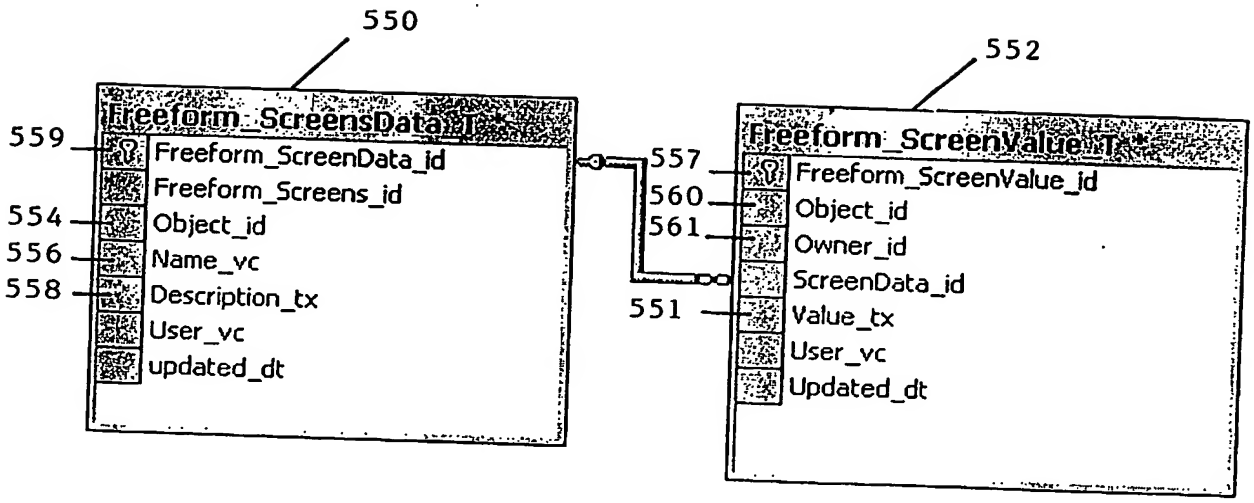

FIG. 49

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